

International Bank Note Society Journal



“Fiji’s Colonial Issues of Queen Elizabeth II...p. 8

Volume 35, No. 4, 1996



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I.B.N.S. Journal

Volume 35, No. 4, 1996

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CONTENTS

President's Message	1
Editor's Column	2
Society Officers	2
Letters to the Editor	4
Fiji's Colonial Issues of Queen Elizabeth II	8
by Dr. K.A. Rodgers	
Paper Money Depicting Flags	15
by Mohamad H. Hussein	
Collective Thoughts	20
by Peter Bennett	
Queen Elizabeth II and the Commonwealth Countries	22
by Farid Salem	
Musical Representation on Bank Notes—Part I	29
by S. Del Monte	
When Shreveport Issued its Own Currency	35
by Charlton E. Meyer Jr.	
Money Used in County Limerick Ireland	39
by John Glynn	
Book Review New Edition of The Canadian Government Paper Money Catalog	45
reviewed by Jerry Remick	
Murphy's Law of Publishing	46
by Fred Schwan	
Rachel Notes The Definition of Talent	48
by Rachel Feller	
Awards to I.B.N.S. Journal and to Rachel Feller for Literary Excellence	50
News Release Military Payment Certificates Subject of New Reference	51
Classified Ads	53

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President's Message



Time flies. Several months have past since I wrote my first President's Message. Since then I have learned that being President involves being confronted with all

kinds of requests and problems from members. These requests are mostly in writing, but they also came during my presence at the London Congress in early October. Some of these questions should have been addressed to another member on the board since he or she is responsible for specific tasks. So please, if you have any matter to discuss regarding the I.B.N.S., please address it to the proper person. Thank you.

During the London Congress, in a new venue at the heart of London—only a few steps away from the British Museum—the Board Meeting was held on the Saturday. The board consisted of people from many nationalities as can be expected since the last elections.

During the meeting there was a discussion over the proper way(s) to promote the hobby of paper money collecting worldwide among collectors of other collectibles.

The idea that stood out most was the printing of a poster, colorful with nice historic and beautiful notes of the world to be distributed on a large scale throughout the "numismatic world" and possibly the "philatelic world" as well. In fact, every coin and stamp dealer in the world should have one in his or her shop. But so far this is just an idea. We will keep you informed about the progress of this plan. Of course, your plans are welcome as well! You may send them to Tony Pisciotto, P.O. Box 596, Olney, MD 20832, U.S.A.

Another matter discussed was the simplification of the payment of the annual membership dues. Should it be a round sum? But there was no way of having round sums in both dollars and pounds! Membership for two or three years? No solution here yet. The possible use of credit cards will be investigated again.

Enjoy the hobby...

Jos F. M. Eijssermans
President

Editor's Column



The leaves are changing color in Iowa as I write this in mid October. This is a very lovely season here. In just two weeks will be the weekend of the

St. Louis show and just last weekend was the London Congress. Chicago will be here in the blink of an eye. We are fortunate to have these chances to get together. I think it a real boost to the hobby if one can share, in person, collectors, bank notes, and their stories. I'm planning to bring Rachel and myself to St. Louis to meet good friends.

The internet is my primary way of communicating with people who live outside of the State of Iowa (luckily I have free access through my job as a professor!). I receive quite a few articles for our *Journal* through the internet and members are encouraged to send me letters and images this way! I have been asked when *The Journal* will have a web page and if it could be arranged to have an E-mail directory of society members. Since I am blessed with students who are expert on such constructions I will seek their expert help and will try to do something constructive here. Speaking about high technology, *The Journal* is being archived electronically. We recently upgraded this capability through the purchase of a jaz drive and several 1 Gbyte storage cartridges. We can store about a dozen journals (with illustrations) per cartridge! This is simply amazing to me!

With this issue I complete seven volumes with 28 issues as your editor. Thank you all for this. I look forward to the next seven.

Happy collecting,

Steve Feller
Editor

P.S. The St. Louis Show was lots of fun. I went with daughter Rachel and her friend Kendra.

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Letters to the Editor

Dear Editor,

I very much enjoyed the article on Mauritius Bank Notes by C. Rey which appeared in the most recent issue of *The Journal*. I particularly appreciated the historical background behind the issue of the different series of notes.

It might be of interest to readers that SPINK has recently issued a nicely illustrated catalogue entitled *The 'Mauritius' Collection of Banknotes, Coins and Medals*—October 3rd, 1996 which complements this article very nicely.

Peter L. Munk, I.B.N.S. #6990
Vancouver, British Columbia

Dear Editor,

I have been an I.B.N.S. member for over twenty years and over that time two things have niggled me in the I.B.N.S. so I thought I would drop you a line to see if there are any other members who share my views.

Chapters. Why on earth do we use this obscure word? Ask any native English speaker the meaning of this word and you will probably get the reply: A section of a book. A few may suggest a church council or, possibly, a trade union committee. Very few will be aware that it can refer to a meeting of any society.

We are an international society and although the language of the society is English, should we not use internationally accepted words wherever possible? We would never dream of using "hansom" for taxi cab, so why use "chapter" for club?

Congresses and Fairs. Is there some good reason why the organizers who print the programs for these very successful functions, in my experience, always fail to give the addresses and telephone numbers of the dealers present? Many times, a few days or weeks later after visiting a fair, I have wanted to contact a dealer who I met or saw for the first time. I can identify him, with luck, from the table plan, but there it stops. No contact information is provided in the show guide.

This seems to me to be such a

glaring omission that I am surprised that dealers don't insist upon it.

Only two complaints in twenty years isn't bad, is it?

Ray Welby, I.B.N.S. #2069

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SPAIN

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Dear Editor,

In the enclosure I am sending you copies of Serbian advertising or propaganda notes. I would kindly ask you to inform all members of I.B.N.S. about the notes.

Thank you in advance.

Dragan Zivanovic,

I.B.N.S. #5000

Donska br.6

11050 Belgrade

Serbia

Yugoslavia

SERBIAN ADVERTISING OR PROPAGANDA NOTES

1 srbijanka

Edition: Belgrade, August 1, 1991

Title: Republic of Serbia

Face: At the left side a monastery, at the right side a mother with child in paradise

Back: At the left side St. Sava; in the middle Serbian coat of arms; at the right side Serbian Emperor Lazar

Issued series: DS, MS, RS, S, VS—on Latin alphabet; DS, MC, PC, C, BC—on Cyrillic alphabet

10 srbijanka

Edition: Belgrade, December 19, 1991

Title: Serbian United Republics

Face: At the right King Petar I Karadjordjevic

Back: Serbian coat of arms—two-headed eagle

Issued series: BH, S, SK, SR—on Latin alphabet; BX, C, CK, CP—on Cyrillic alphabet

50 srbijanka

Edition: Belgrade, April 6, 1992

Title: Serbian United Republics

Face: At the right side Serbian General Draza Mihailovic

Back: "Written" Serbian United Republics Serbia, Montenegro, Serbian Bosnia and Herzegovina, Serbian Krajina, Skopjean Montenegro and Kumanovo, Republic of Dubrownik; "Drawn is" Republic of Dubrownik.

Issued series: RV—on Latin alphabet

PB—on Cyrillic alphabet

Existing: a. in dark color, b. in light color

100 srbijanka

Edition: Belgrade, March 8, 1993

Title: Federation of Serbian Countries

Face: At the right side Serbian St. Sava

Back: "Hilendar" Cathedral of

Vevedenja, the mother of God

The bank note is without a serial number. It is very rare.

1 civija

Edition: Sabac, without the publishing date; It appeared for the first time in 1993.

Title: Civian Republic

Face: Plums

Back: A man with a cap on his head

Also a five-figure number.



Face and back of 1 srbijanka propaganda note from Serbia



Facen and back 10 srbijanka propaganda note from Serbia



Face and back of 50 srbijanka propaganda note from Serbia



Face and back of 100 srbijanka propaganda note from Serbia



Face and back of 1 civija propaganda note from Serbia

Dear Editor,

I enclose a photocopy of a 1947 fun note issued at Middleton Tower Holiday Camp, Morecombe, England. The note is printed in blue ink on gray transparent paper (like tracing paper). I have two examples in my collection.

It is obviously based on the current issue Britannia pound note of that period, as you can see from the resemblance.

What I would like to know is approximate printings? How many may have been issued to holiday makers? How many, approximately, exist in collectors' hands? Also, I'd like other relevant information on said note. Any information would be gratefully received.

Many thanks.

R.D. Ellery, I.B.N.S. #6528
33 Dryden Street
Swindon, Wilts.
SN1 5LA
England



Face and back of 1947 Middleton Tower Holiday Camp

Dear Editor,

I've been meaning to send you this for some time, as of possible *Journal* interest, and I don't believe I've done so. Living out of a suitcase in a remote Artic settlement (on Southampton Island, North of Hudson Bay) and delivering McGill University courses to good people whose first language is not English, doesn't do a thing for correspondence—but the Vol. 35, No. 3 *Journal* reached me today.

Cordially,

Don Allen, I.B.N.S. #LM-13
P.O. Box 162
Coral Harbour, NT XO0000
Canada

Dear Editor,

Mr. Jack H. Fisher, in his excellent article "Are the Anglo-Palestine Bank Ltd. Notes "Anglo," "Palestine" or Neither? (Volume 35, No.3, 1996), forgot to mention that before Mr. Hoofien's efforts to print bank notes for the new State of Israel, the Jewish Agency for Eretz-Israel, some time before the end of the British mandate of Palestine on May 14, 1948, prepared in strict confidence new uniface notes with denominations of 500 mils (purple), 1 (green), 5 (brown) and 10 (blue) Palestine pounds (in Hebrew the name of the notes is "Lira Eretz-



I.B.N.S. charter member Harold Don Allen recently brought highlights from his 50-year collection of Canadian and world currency to Canada's Eastern Arctic for a public lecture and educational display. Host for the event was Bank of Montreal's Iqaluit branch, on Baffin Island. With Don and the Bank's 1871 \$4 note is assistant manager Ellen Bennett.

Israelit") with the date of 16.5.1948.

The notes were printed in Shoshani's Printing Press in Tel-Aviv by order of the Anglo-Palestine Bank Ltd., which was controlled by the Jewish Agency for Eretz-Israel under the leadership of David Ben Gurion, then the chairman of the agency, and from May 15, 1948, the first Prime Minister of the State of Israel.

All notes were printed on official paper of the Anglo-Palestine Bank Ltd., all with watermark "The Anglo-Palestine Bank Limited" in English and Hebrew, and with Mr. Hoofien's and Mr. Barth's signatures, which are also on the later-issued notes mentioned by Mr. Fisher.

37,465,000 pounds were printed, approximately 2 million pieces of each note, but after Mr. Hoofien's efforts to print new Israeli currency succeeded and it arrived before the end of the mandate, they were never put into circulation and were destroyed in October 1948. Only a few sets were preserved.

Because of this, these notes are extremely rare and even though the price in Pick's catalog is \$1200 a piece in uncirculated condition, it is practically impossible to find them from dealers or collectors. Only a few sets exist, as far as I know. One, fortunately, is in my possession.

Enclosed is a photocopy of the mentioned notes in their original size.

Sincerely,

Gad Carmon, I.B.N.S. #6788

29 Gdaliahu Street

Haifa 32587

Israel

Tel. 972-(4)-8224968

P.S. Anglo-Palestine Bank Ltd. was later named Bank Leumi Le-Israel B.M. (Israel National Bank) and issued, on behalf of the State of Israel on 9.6.1952, new notes exactly as described by Mr. Fisher, but with the name Bank Leumi Le-Israel B.M., instead of Anglo-Palestine Bank Ltd.



Set of Jewish Agency for Israel
emergency notes of 1948.
Not issued.

Dear Editor,

I've written a little article for the *I.B.N.S. Journal*, and hope it is not crazy.

Thank you very much, indeed.

Cordially,

Oleg P. Efimov, I.B.N.S. #5903
113 191 Serpukhovskoy
Val. 6-88, Moscow
Russia

Three-Kopecks Stamp for Two Jars of Water from Vladivostok City Board Water-Distribution Well Saga

The misty Moscow of the end of June did not look promising in the way of coming upon some surprisingly scarce notes, eligible for Sotheby's auction, as I

returned on yet another God's Saturday. This is now a habit and almost second nature, to go to *tolkuchka*, or our reinvented flea-market with hundreds of old men dressed in typically Soviet-era gray with occasionally bright spots of, say, blue "Made in Turkey" on the younger generation.

All of a sudden, there surfaced from the cackling crowd a young man with *it*—how could I know he would come to the bee-hive? I exchanged it for 1 Sierra Leone's Leone, still coveted, among other African notes, by some, for even after the Great Fall of the Iron Curtain, the true collectors do not find easily what they want: The famed Russian Customs place their unblemished hands on everything they deem palatable, have hardly heard of Namibia, and think the lion or zebra on a note may be sold to a bank, which is only fond of U.S. funds.

This is a glorious uncut strip of five 3-kopecks checks, literally "stamp receipts," issued God knows when, but definitely before the 1917 Revolution, old orthography abolished by the Bolsheviks right after, and granting a lucky owner the right to two jars of water from Russia's Pacific port of Vladivostok—imagine how far it is?—water-distribution well. Was there a water shortage, too? It is nice to hear that as many as two jars, probably, half-liter jars, could be had for that little. I remember the classics stating that a glass of vodka cost a workman—but Russian drinkers estimate *everything* in vodka glasses—5 kopecks at the time, which went well with quite affordable jellied sturgeon or then abundant caviar.

The notes are numbered 53646 to 53650. One can deduce therefore that at least 53650 liters of precious *large* water, because "vodka" means *small* water, were scooped out. How long did the outrage continue? When and by whom was it finally stopped? The grandmother, who had been keeping the strip, would not say anything any more. She cherished the notes invoking the *Good Ol' Days* when she would meet her darling Ivan at the well. The times were hard, the society strait-laced, watchful eyes everywhere, but at the watering place nobody would mind.

This must surely be a very rare piece, similar in function to the Naval Ministry's coupons once brilliantly described in the *I.B.N.S. Journal*, and though looking unimportant, but arousing colorful fantasies, yet a gem in one's old Russian notes collection.



Water scrip from Vladivostok,
pre resolution (1917).

Dear Editor,

I am herewith sending photocopies of two new notes 100-Rs. and 10-Rs. issued in July 1996, at MYSORE, Karnataka, India. These notes depict Mahatma Gandhi, father of the nation. However, both the notes have consistent errors in them, i.e., in the emblem of Reserve Bank of India of "palm tree and tiger," a dot is missing below JA which is part of the World Reserve Bank written in Hindi.

Thank you.

Yours Sincerely,

Dr. B. Jinadatha, I.B.N.S. #7315
426 Cactus Garden, 8th Cross
4th Main, J.P. Extension
Davangere 577 022
Karnataka
India

Dear Editor,

I found the article which appeared in the recent issue of the *I.B.N.S. Journal* on the Anglo- Palestine Bank of particular interest to me. This is because I also collect bond and share certificates, with a particular interest in banks.

Last year I acquired a certificate for 75 preferred shares in the Anglo-Palestine Bank, issued in 1945. The



1 rupee note,
India



100 rupee note,
India



article by Mr. Fisher provided me with a great deal of interesting background information. I enclose a copy of the certificate which may be of interest to some of those who may have read this article.

Regards,

Peter L. Munk,
I.B.N.S. #6990
Vancouver
Hospital &
Health
Sciences Centre
855 West 12th
Avenue
Vancouver,
British
Columbia,
Canada V5Z 1M9

Continued on
page 38



75 preferred shares
in the Anglo-
Palestine Bank,
1945

Fiji's Colonial Issues of Queen Elizabeth II

by Dr. K.A. Rodgers, LM #76

Piecing together the story behind obsolete note issues can be a frustrating exercise. The outcome may be faulty even when an issue is comparatively recent and where a researcher has access to the records of the issuing authority.

In the case of Fiji, the records of the colonial Currency Commissioners are fragmentary at best. From such official documents as remain, including the proceedings of the Legislative Council, the following basic information on the Fijian £sd issues of Queen Elizabeth II has been gleaned in the hope it may prove useful to collectors of this series. There are gaps and the author would be grateful for all and any information that might help plug these. In the case of notes having dates, signatures or serials that differ from the information given here, a photocopy is requested. This may be sent to directly to the author or c/o the Editor.

Queen Elizabeth II ascended to the throne upon the death of her father George VI on 6 February 1952. Her coronation followed on 2 June 1953. With but one exception, the British colonial masters of Fiji were in no haste to issue new notes bearing the portrait of the new monarch.

Shortly after World War II ended, Fiji's Currency Commissioners had begun considering a complete redesign of the Colony's notes. By 1950 the discussion had widened to include Fiji's trading banks, at which point the question of a smaller uniform size for all denominations was raised. The Bank of New South Wales favored the Canadian practice both as to note dimensions and size of numerals. They also asked for the paper quality to be upgraded to that in use in either the U.K., U.S.A. or New Zealand and recommended adoption of the colors used in Australia. The Bank of New Zealand also opted for a uniform note size but preferred that of the existing Fiji 5/-

using a paper akin to the quality of U.S. issues. Although this bank wanted a strong distinction in color between denominations and requested larger figures be used, they were content to leave such details to the Commissioners.

Inevitably the man who would pronounce the final word on any revisions, the Secretary of State for the Colonies, got in the act from behind his desk in Westminster. In mid 1950 he received the recommendation of Fiji's Colonial Secretary that henceforth:

- all notes be of uniform design and size, about 6 x 3 inches,
- all denomination markings be made larger than those existing,
- the value be denoted in bold typeface in the centre of both sides,
- different denominations be in distinctive colors,
- all notes be printed on superior paper.

At this point George VI was still alive, if somewhat frail.

The Secretary of State was not to be rushed into any precipitate decisions and in the fullness of British bureaucratic time, the matter had not be resolved by Elizabeth's coronation. At this juncture it would appear that the notes circulating in Fiji had become a little shabby. Requests from the banks to the Currency Commissioners to clean up the issue, if not their act, were declined. There was just insufficient clean paper in the store.

Finally in November 1953 the Secretary of State pronounced his opinion as to any new Fijian note issue. He "advised" that in opting for a common size the Fijian authorities was asking for trouble. It invited forgery by the altering of the value of a note to one of higher value. All of the lower denominations should

be of different size.

He regarded the existing colors as strong enough although the use of a two color plate printings on the face was seen as tending to merge the overall appearance once notes became worn; a point of concern to the trading banks in the case of the George VI 10/- and £5 issues. Consequently, the Secretary instructed, the new series would be printed using a single plate process over a ground tint to help emphasize the main color for all denominations. He considered the present paper amply strong enough to retain an adequate panel watermark but melamine could be included to give the paper a reasonable wet strength.

His master had spoken and the Colonial Secretary obeyed. He duly recommend that the size of the 5/- be 6"x2", the 10/- 6"x3", and the £1 7"x3". The remaining three denominations would remain their current size. Further, the words "GOVERNMENT OF FIJI" were to be deleted from the notes' backs and the denomination would now be printed in bold type in the centre of both sides. The size of all markings indicating the denominations was to be increased.

A contract in these terms was drafted for consideration by Bradbury Wilkinson in March 1954. The intaglio colors were to be more or less as for the principal shades of George VI issues: 5/—blue grey, 10/—light brown, £1 green, £5 purple, £10 blue and £20 black face, grey back, although altered where necessary to ensure the new single plate process would keep the notes distinctive. The paper was to be the best quality mould-made MDF 3500 with melamine, 83 g per square

meter, with the existing watermark retained. Designs would remain as for George VI issues but with the royal portrait changed and the value, whether in figures or words, to be larger and bolder. The £1 was to become 7" x 3". It was also requested that the backs bear the value in numbers and words, as on the face, along with a decorative design supplied at the contractor's discretion.

An order for new notes having a face value of one million pounds was eventually placed on 18 June 1954: £1 (£250,000), £10 (£250,000), £20 (£500,000). Notes were to be signed Davidson, Donovan and Davis and dated 1 July 1954. It was requested that numbering of the new issue commence with prefix C/1. [The last of the B series George VI to be printed had been the 5/- B/11 100,000 and 10/- B/7 100,000.]

Subsequently in August a cable was sent to Bradbury Wilkinson asking that the numbering of each serial prefix number be limited to 200,000 forms. As such, the ordered £1s were to run C/1 00001-200,000 and C/2 00001-50,000. The £10s and £20s would each be numbered C/1 00001-25,000.

It was not until the beginning of 1955 that color proofs of the revised designs were sent to Fiji via the Crown Agents. Proofs in alternative colors of the £20 note were included as, in the Agents' opinion, the colors originally requested for this note did not make it sufficiently distinctive from the other values. As an additional aid to help differentiate the values a different reverse design was offered by the printers for each denomination. In the event the words GOVERNMENT OF FIJI were retained on the backs but moved to the top and the denomi-

nation was shown in words only.

The Currency Commissioners deliberated for two months before replying. They felt the 5/- and £1 value were too similar in color and that a stronger green was required for the £1. The alternative red color for the £20 was approved.

At the end of May 1955 the original order was increased to £500,000 for the £1 (C/2 50,001-200,000, C/3 00001-100,000), along with £250,000 of the first new £5 (C/1 00001-50,000). Signatures and dates were to remain as in the earlier order.

Sometime in mid 1957 the first 5/- and 10/- notes of Elizabeth's reign were ordered: 5/-, £150,000 (C/1 00001-C/3 200,000); 10/-, £200,000 (C/1 00001-C/2 200,000). These were to be dated 1 June 1957 and signed Davidson, Griffiths, Marais.

The new "C" series £1 was released into circulation on 14 February 1956; the new 10/- on 9 December 1958. On 23 July 1959 the Currency Commissioners noted that all of the new C series notes were in circulation bar the £10 which was released on 19 December 1959. Information on first releases of other denominations is ambiguous at best.

Two QEII £20 issues

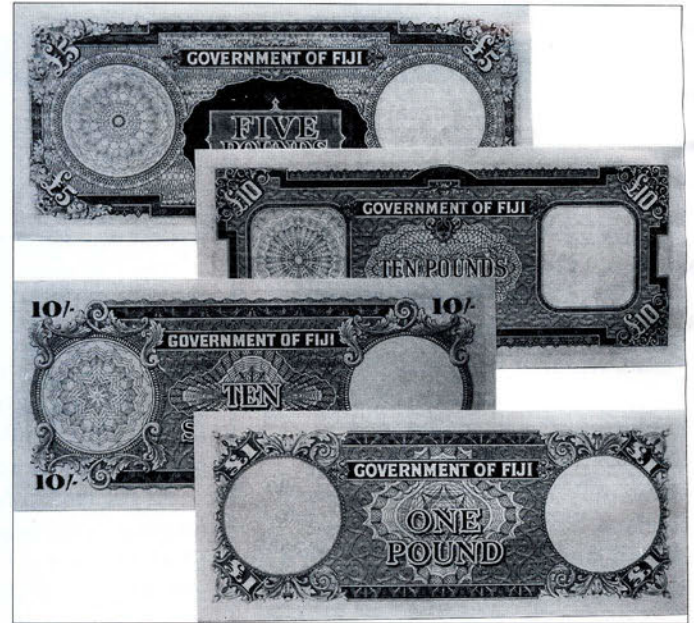
Two distinct £20 issues of Queen Elizabeth exist for Fiji. One carries a date much earlier than any other of Her Majesty's Fijian denominations, pre-dating her coronation by six months, and having a design like that of one of her Dad's issues. The other is part of the new series.

The existence of both types demonstrates that the role of the Currency Commissioners extended far beyond ensuring adequate supplies of coin and notes for the pay packets of cane cutters or the

tills of downtown Suva merchants. Their primary responsibility lay in guaranteeing the strength and stability of the Fiji pound itself, irrespective of changes in international exchange rates or speculative trading on world currency markets.

Britain's colonies had discovered during the war that they were able to stand on their own feet, more or less independently of Mother England. However, their small economies were extremely vulnerable to the fluctuations in exchange rates which swept the world in post war years. Each colony was economically independent of the mother country and needed to export in order to pay for its imports. Exchange controls were not desirable. They inhibited the autonomous development of local industry and commerce. Free convertibility of a colony's currency against sterling was the only way that offered real long-term advantage for a colony but there was a risk.

On 23 August 1948 an emergency meeting of the Legislative Council was called to order by His Excellency the Governor and Standing Orders suspended. The Financial Secretary proceeded to introduce an amendment to the Fiji Currency Notes Ordinance (Cap. 166). He deemed it essential that his amendment be passed through all its stages at this meeting of the Council - immediately - an amendment that did no more than substitute the word "may" for "shall" in the Ordinance. It all seemed a bit Gilbert and Sullivan. A touch of high farce hung in the air. The Governor had, after all, opened proceedings by proclaiming the "urgency of the occasion" and talking of "financial disaster for the Colony." Yet the threat was very real. The week before New Zealand had revalued its pound to give parity



Unlike the issues of George VI, each Fiji denomination of Queen Elizabeth II displayed a different geometrical back design to aid differentiation. Shown here, bottom to top: P32, P31, P34, P33.

Face designs for Fiji issues of Queen Elizabeth II each feature a differently cropped version of the same young crowned effigy. From bottom to top the notes are P30, P31, P32, and P34 and each is signed by Ritchie, Griffiths and Cruickshank.

with sterling.

The Financial Secretary explained. As the law stood the Commissioners of Currency were obliged to issue Fiji currency notes to anyone who lodged sterling with the Crown Agents in London. No limits were placed on the amounts involved. These may be for legitimate purchase of Fiji exports but they may also be sterling deposited by devious speculators. The Secretary talked of grandiloquently of amounts of £1,000,000, £10,000,000, even £100,000,000 that could at any moment be thrust into the unwilling hands of the Agents. Whatever the sum, he emphasized, the Commissioners in Suva were obliged to front with the Fiji equivalent. Contrawise, the Commissioners were also required to buy back on demand for sterling any Fiji notes presented to them. As a result of New Zealand's revaluation it was being touted about Suva that Fiji might follow suit at any moment and the islands' administrators had

become aware of speculators starting to move inside and outside Fiji to exploit this situation. Tomorrow the Colony could be broke.

Today, even as he spoke, £F1,000,000 Fiji could buy £Stg900,000. If the Commissioners moved to parity tomorrow, a canny speculator buying today could redeem the Fiji notes tomorrow and gain £Stg1,000,000 - a net profit of £Stg100,000. This profit had to come from the reserves of the Commissioners and, consequently, must ultimately be met by the country and its people.

The purpose of the amendment was to remove any obligation from the Commissioners on the amounts they had to issue. It would provide a check on the proceedings, giving the Commissioners discretion. The move would not limit the legitimate needs of trade and commerce, nor was it intended to foreshadow a move in Fiji's exchange rate. It was aimed simply at giving the Council freedom of action in protecting the

economy of the Colony.

And so the amendment was duly passed but in such weighty matters, the Commissioners clearly believed it prudent to wear both belt and braces. On 8 September 1948 the Colonial Secretary, the guy who really ran the Colony and was also Chairman of the Currency Commissioners, cabled the Crown Agents in England to place an urgent order for £1,000,000 in £20 notes. £500,000 were to be sent by air, and the remainder by the earliest surface mail. These were not intended for general circulation; £20 was an enormous sum for the majority of Fijians. The notes were needed as reserves to protect the colony against speculation following a post-war run-down in currency supplies.

Perhaps in this the Secretary had been prompted by a sudden request from one of the local trading banks for bulk amounts of Fiji currency. A local bank manager had chosen to have a little flutter in the futures' market by taking a position in the Fiji pound. Whatever the agenda, the Commissioners suddenly found it necessary to release *en masse* all

324,000 10/- Reserve Bank of New Zealand overprints that had been held unissued in their vaults since September 1942. It was the only reserves they had in stock. In the event the Fiji pound remained steady and this line of speculation proved unprofitable.

All of which is most pertinent and apposite to the events of May 1952. On 27 May the Legislative Council was asked to reverse itself. An amendment was proposed to the Fiji Currency Notes Ordinance to substitute the word "shall" for "may." Apparently the local banks had begun complaining that they were becoming increasingly hampered in their activities by the removal of the free convertibility in 1948. They now had to ask the Commissioners first instead of answering questions afterwards. Maybe they had now agreed to behave themselves in future. In the event the amendment was passed.

Nonetheless, six months later, on 21st of March 1953 another urgent currency order was cabled to London. The reserves had become a little low, dangerously low if anyone

decided to chance their arm on currency futures. All World War II emergency issues had long been called in and demonetized. Quite what had happened to the earlier £1,000,000 is a mystery but the Crown Agents were again asked for a quick fix of £1,000,000 in £20 Fiji currency notes. But now Queen Elizabeth was on the throne and the question of the new designs was still not finalized. The cable included the request that the notes be supplied "if possible bearing the Head of Her Majesty." Collectors can but dream of what might have happened if no portrait of Elizabeth had been forthcoming. What date and signatories might have appeared on these notes?

In the event, ever reliable Bradburys had on hand a young crowned portrait of the Queen they had already used for Honduras and for Hong Kong on its dollar note. The opted for a solution that retained the two plate printing used for the last issue George VI but with the insertion of the likeness of Queen Elizabeth. A later cable from the Commissioners asked for the notes

to continue the numbering sequence of the King George issues. Signatories were to be Davidson, Donovan and Smith and the notes were to be dated 1 January 1953. The notes were shipped on 10 June 1953 in two bundles: 25,000 B/1 96251-121250, 25,000 B/1 121251-146520.

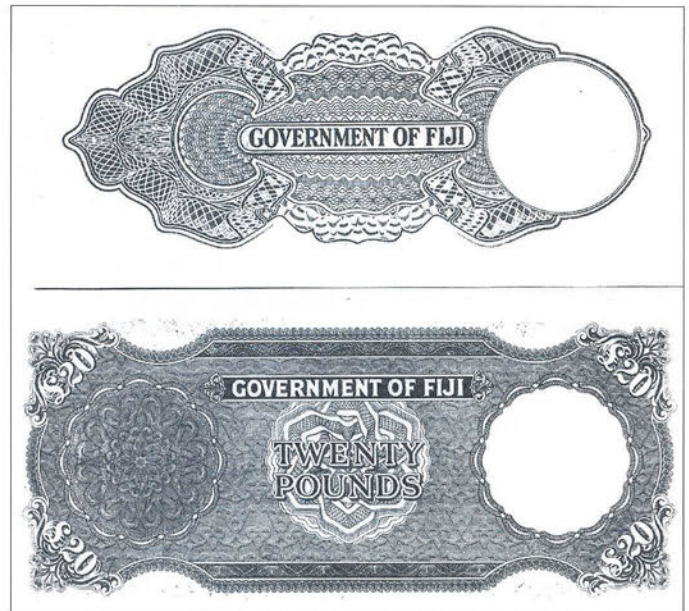
Incidentals and anecdotes

Shown in the table are all the Queen Elizabeth issues known to the author that can be substantiated from the archival records. This listing is a revision of that in Rodgers and Cantrell (1988) whose catalogue numbers are given here as RC#, along with the Pick equivalents, P#. Dates, signatories and serials have been checked against collections available to the author. Errors may exist for some of the serials due to gaps in the archival records. Known dated specimens are indicated by "s" flushed right of the date.

Three dates not given in the table are for a 5/- 1 Dec 1964, a £5 1 December 1964 (or 1965), and a second issue £20 dated 1 January 1953. These items have appeared in



The two distinct £20s issued for Fiji during the reign of Queen Elizabeth. Top: P35 (serial prefix B/1); bottom: P36 (serial prefix C/1). Note the larger point size of alphanumeric characters used to express the denomination in P36 as well as differences in the royal effigy and its border from P35.



The backs of the two different £20 issues for Fiji of Queen Elizabeth II. Top: P35; bottom: P36. Note the design of P35 is the same as that used on earlier George VI issues.

catalogues and/or in dealers' lists from time to time. No hard evidence of these items as regular issues is known to the author and they are regarded as spurious dates until such evidence is forthcoming.

All denominations from 5/- to £10 and first issue £20 occur with either five or six digits in the serial number, following the prefix. Second issue £20 have five digit serials only. No commas are used to break up the serial numbers on any of the "C" notes as was done with earlier Fijian issues.

Although it was intended that each serial prefix contain 200,000 forms on at least one occasion a break occurs in the known numbering. No records have been found for any £10 numbered in the range C/1 100001-200000. The break spanning C/1 100000 to C/2 00001 is built into the official order of 30 November 1959.

Seldom was the dating of note issues related to the day or even the month or year an order was placed. Back-dating and even post-dating were the norm and given the fragmentary nature of the archives this makes it difficult for researchers to be convinced they are ever in possession of all the facts. One example will suffice. An order of £500,000 face value of £10s was placed on 1 October 1960 and, unusually, it was asked that these notes bear this date. On 7 December 1960 the order was increased to £1,000,000. On 16 March 1961 a further £500,000 was added, labelled as URGENT. All these notes were to be dated 1 October 1960.

A note appended to the first increase ordered for these 1 October 1960-dated £10s mentions "new paper made." Nothing further could be located concerning this and it may simply refer to a new batch of paper arriving from Portals.

In the table of issues a £10 is listed as dated 1 May 1965. No such note is known to the author nor to several Fiji collectors and major dealers spoken to. Yet an order for

£500,000 face of £10s with a date of 1 March 1965 was placed with Bradbury's on 4 May 1965 and a cable was subsequently sent asking that this date be amended to 1 May 1965. As far as can be ascertained these were delivered in due course. Perhaps they were never released. Two specimen £10s with this date were sent to the Government Archivist in 1967.

When the new designs for Queen Elizabeth started to appear in the late fifties, the new £5 was found to be superficially similar to the old £20 issues. In November 1958 the Bank of New Zealand had suggested that the all old £20s be withdrawn. The Commissioners agreed and rapidly replaced all in circulation with newly printed notes, thereby helping heighten the rarity of both George VI and first issue Elizabeth II £20s for later generations of collectors.

And creative opportunists were alive and well in colonial Fiji. A letter from Ratu Finau School to the Director of Education dated 22 August 1958 reads: "It is most regrettable and shameful to come to learn that the 10/- note I sent you on 30 July 1958 was not a true note." The 10/- concerned was a photostat copy used to pay part of tuition fees at the school. It was one of two such photostats that ended up on the Currency Commissioners' Suva desk at this time, having been uttered about town. This report must refer to copies of the old George VI issue.

And even security printers can have problems with their security. In August 1962 Bradbury Wilkinson reported that of 250,000 Fiji £1 notes they had recently printed, they were unable to account for note C/12 41,000. It appeared to have vanished, perhaps through a warp in the time-space continuum, or more likely it had been accidentally destroyed. In the meantime the contractors sought approval to print a duplicate note incorporating a secret mark so that the replacement

might be distinguished from the original should it reappear. This must put a premium on at least one C/12 41,000 £1. If any collector owns this number they need only find the secret mark to have themselves a unique replacement. What price at auction, folks?

The mark is a small dot. It occurs in the centre of the circular hole, traversed by two fine lines of geometrical lathe work, that occupies the centre of a truncated diamond within the edge design below the first two integers of the lower left serial.

And it was "C" Queen Elizabeth series notes that introduced polyethylene shrink-wrapping for note bundles into Fiji. This occurred in 1965 with the numbers of the top and bottom note in each bundle stamped on the top.

The issue served Fiji well for over fifteen years. On 15 January 1969 Fiji note collectors wept as smoke poured up from the incinerator in the main Government buildings in Suva. The entire £sd note stock was being burned. Perhaps that is where all the 1 May 1965 £10s went - up in smoke. On the preceding Monday Fiji had gone decimal.

Specimens

Printers' proof specimens, regular currency specimen notes and false color commercial specimens are known for all issues in this series.

Currency specimens were produced and destroyed with monotonous regularity throughout the duration of this issue. For example, 10 of the new 5/- and 10/- were requested on 27 March 1958 and retained briefly by the board. Subsequently additional specimens were obtained with records of their destruction recurring throughout the Board's minutes. At various times, particularly in the sixties, the Secretary of State granted permission for numerous specimens to be printed to permit the Board to distribute examples to museums and currency archives around the

COLONIAL GOVERNMENT OF FIJI ISSUES OF QUEEN ELIZABETH II 1953-1967

Elizabeth II at left, arms centre, various signature combinations and dates of issue. B.W.& Co. 200,000 forms per serial prefix

GOVERNMENT OF FIJI at top back; value at centre back

RC46 P30	5 shillings			grey blue over blue, green and purple 160x68mm.	
		a) 1 Jun 1957 s	Davidson/Griffiths/Marais	C/1 00001 - C/3 200000	†600,000
		b) 28 Apr 1961	Bevington/Griffiths/Cruikshank	C/4 00001 - C/6 200000	600,000
		c) 1 Dec 1962 s	Ritchie/Griffiths/Cruikshank	C/7 00001 - C/9 200000	600,000
		d) 1 Sep 1964 s	Ritchie/Griffiths/Cruikshank	C/10 00001 - C/13 200000	800,000
		e) 1 Oct 1965 s	Ritchie/Griffiths/Cruikshank	C/14 00001 - C/17 200000	800,000

GOVERNMENT OF FIJI at top back; value at centre back

RC47 P31	10 shillings			light brown over sienna, lilac and green 160x75mm.	
		a) 1 Jun 1957 s	Davidson/Griffiths/Marais	C/1 00001 - C/2 200000	†400,000
		b) 28 Apr 1961	Bevington/Griffiths/Cruikshank	C/3 00001 - C/4 200000	400,000
		c) 1 Dec 1962 s	Ritchie/Griffiths/Cruikshank	C/5 00001 - C/6 100000	300,000
		d) 1 Sep 1964 s	Ritchie/Griffiths/Cruikshank	C/6 100001 - C/8 100000	400,000
		e) 1 Oct 1965 s	Ritchie/Griffiths/Cruikshank	C/8 100001 - C/10 100000	400,000

GOVERNMENT OF FIJI at top back; value at centre back

RC48 P32	1 pound			green over olive, green and yellow 178x76mm.	
		a) 1 Jul 1954 s	Davidson/Donovan/Davis	C/1 00001 - C/3 100000	†500,000
		b) 1 Jun 1957 s	Davidson/Griffiths/Marais	C/3 100001 - C/5 200000	500,000
		c) 1 Sep 1959 s	Bevington/Griffiths/Marais	C/6 00001 - C/8 100000	500,000
		d) 1 Dec 1961	Ritchie/Griffiths/Cruikshank	C/8 100001 - C/12 50000	750,000
		e) 1 Dec 1962 s	Ritchie/Griffiths/Cruikshank	C/12 50001 - C/14 50000	400,000
		f) 20 Jan 1964 s	Ritchie/Griffiths/Cruikshank	C/14 50001 - C/16 150000	500,000
		g) 1 May 1965 s	Ritchie/Griffiths/Cruikshank	C/16 150001 - C/19 50000	500,000
		h) 1 Dec 1965 s	Ritchie/Griffiths/Cruikshank	C/19 50001 - C/21 150000	500,000
		i) 1 Jan 1967 s	Ritchie/Griffiths/Cruikshank	C/21 150001 - C/25 50000	700,000

GOVERNMENT OF FIJI at top back; value at centre back

RC49 P33	5 pounds			purple over olive-green, purple and orange 193x88mm.	
		a) 1 Jul 1954 s	Davidson/Donovan/Davis	C/1 00001 - 50000	†50,000
		b) 1 Sep 1959 s	Bevington/Griffiths/Marais	C/1 50001 - 100000	50,000
		c) 1 Oct 1960 s	Bevington/Griffiths/Cruikshank	C/1 100001 - 180000	80,000
		d) 1 Dec 1962 s	Ritchie/Griffiths/Cruikshank	C/1 180001 - C/2 60000	80,000
		e) 20 Jan 1964 s	Ritchie/Griffiths/Cruikshank	C/2 60001 - 160000	100,000
		f) 1 Jan 1967 s	Ritchie/Griffiths/Cruikshank	C/2 160001 - C/3 60000	100,000

GOVERNMENT OF FIJI at top back; value at centre back

RC50 P34	10 pounds			blue over blue, dark olive and green 194x88mm.	†25,000
		a) 1 Jul 1954 s	Davidson/Donovan/Davis	C/1 00001 - 25000	100,000
		b) 1 Sep 1959 s	Bevington/Griffiths/Marais	C/1 25001 - 100000 C/2 00001-25000	150,000
		c) 1 Oct 1960 s	Bevington/Griffiths/Cruikshank	C/2 25001 - 175000	100,000
		d) 20 Jan 1964 s	Ritchie/Griffiths/Cruikshank	C/2 175001 - C/3 75000	50,000
		e) 11 Jun 1964 s	Ritchie/Griffiths/Cruikshank	C/3 75001 - 125000	50,000
		f) 1 May 1965 s	Ritchie/Griffiths/Cruikshank	C/3 125001 - 175000 (RBF archive records)	

1953 Face and back design as for George VI issue; GOVERNMENT OF FIJI at centre back; serial prefix B/1

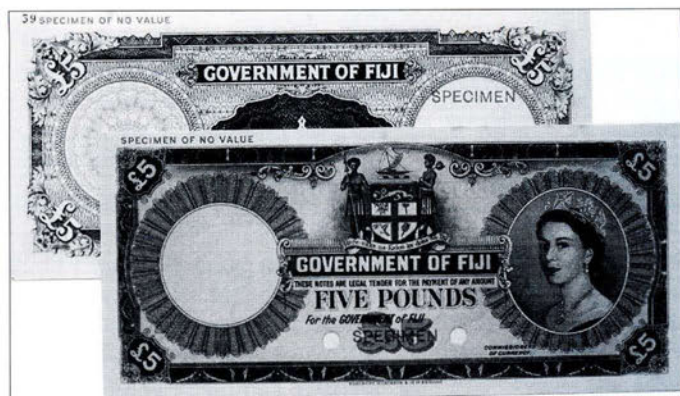
RC51 P35	20 pounds	a) 1 Jan 1953 s	Davidson/Donovan/Smith	black on purple 194x88mm.	
				B/1 96251 - 146250	†50,000

GOVERNMENT OF FIJI at top back; value at centre back; serial prefix C/1

RC52 P36	20 pounds			red over red and pale green 194x88mm.	
		a) 1 Jul 1954 s	Davidson/Donovan/Davis	C/1 00001 - 25000	†25,000
		b) 1 Nov 1958 s	Bevington/Griffiths/Marais	C/1 25001 - 50000	25,000

P = Pick number; RC = Rodgers and Cantrell number. s = regular currency specimen known with this date

† = number of forms printed



Commercial (false color) specimen 5/- issued by Bradbury Wilkinson.

Commercial (false color) specimen £5 issued by Bradbury Wilkinson to prospective customers for promotional purposes. This is *not* a color trial as similar notes are occasionally described in dealers catalogs. It carries no serials or signatures. Note the identification number in the top left hand corner of the back. At least one hundred similar, sequentially numbered notes were produced of each denomination and probably of each of the two £20 issues.



world. A full range of dated and signed specimens may still exist. In the table an "s" flushed right of the date indicates those dated specimens known to the author.

The standard currency specimen appears as for a regular note. It is dated and signed but with the signatures punched "CANCELLED." The serial has a conventional C/# prefix but is followed by five zeros. Hand-inked number(s) may occur in the margin.

At the 7-10 December 1981 NASCA auction of the Stanley Gibbons Collection Part II, an unsigned and undated true color specimen of the first issue Queen Elizabeth £20 was sold. It lacked any serial numbers and possessed wide margins, each of which had a short sharp cut at the central registration mark. It has been presumed to be a printers' proof although this term is too often used informally or incorrectly by dealers, collectors and cataloguers.

On 16 July 1958 Bradbury Wilkinson were granted permission, as in the past, to print 100 additional specimens for commercial purposes.

These were produced in colors other than those in normal use in Fiji. All were punched and clearly over-printed "SPECIMEN" on face and back. These notes are not color trials as they are sometimes described. True, extremely rare, color trials exist(ed) as is apparent from the earlier discussion. Apart from one version of the £20, such trials were very close to, if not of exactly the same colors as the regular issues.

A 5/- commercial specimen occurs as green on white with an underprint grading from blue on the left, through green to pink on the right. No serials or signatures occur on the face which is punched where the signatures exist on regular issues. Both face and back are stamped in red "SPECIMEN OF NO VALUE" and "SPECIMEN" with the back also being numbered in the top right hand margin in black.

A similarly stamped, numbered and punched £5 commercial specimen is known in blue on white grading from pink through cream to pink, left to right as well as a first issue £20 in gray to olive blue and violet.

Acknowledgments

Sincere thanks are owed to the Governor of the Reserve Bank of Fiji for granting access to the archives, to Lily Wong for her tolerance and assistance, and to Carol Cantrell and the many collectors who provided assistance, comfort, information and/or copies of their QEII Fijian note holdings—and who have waited patiently for several years to see the product. Thank you.

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Paper Money Depicting Flags

by Mohamad H. Hussein, I.B.N.S. #6666

The word flag, derived from the old Saxon or Germanic word "fflaken" or "ffleogan," means to fly in the wind. A flag is a light piece of fabric generally rectangular in shape with features distinctively designed to stand for something. It may symbolize a belief, represent a country, identify an organization, or convey information. flags of many kinds have been used since ancient times.

The first "flags" consisted of symbols of gods or rulers attached to the tops of poles. Thousands of years ago, the ancient Egyptians used such solid flaglike objects, called vexilloids, to identify various parts of the kingdom. The Aztecs in America used flags made of feathers. The Romans used the first true flag in the Western world, the vexillum; which unlike modern flags, was attached to a horizontal pole. Cloth flags, attached to vertical poles, were first used by the Chinese about 3000 years ago, and were later introduced to the West by the Arabs. Early flags relied on color rather than detailed design for their effect. flags with actual design on them became widespread during the Crusades. There were a number of early types from which modern flags have developed, e.g. vexillum, labarum, gonfanon, banner, stan-

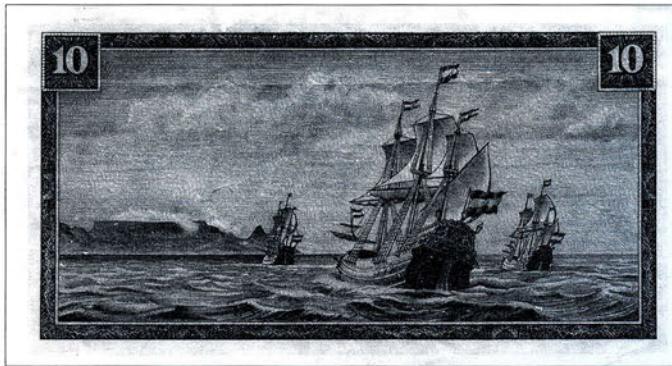
dard, cornet and guidon. Modern flags are categorized according to their purpose, function and use; there are, for example, international flags, national flags, government flags, state flags, city flags, merchant flags, military flags, ensigns, sports flags and signal flags.

National flags are among the most recent kinds of flags and are the most important flags in the world today. They stand for all the people in a country and include design features of national significance. Most national flags use one or more of the following basic colors: red, white, blue, green, yellow and orange. Red is the most common color appearing on approximately 80 percent of national flags, followed by white which appears on about 70 percent. About half the national flags contain three colors and a quarter are bicolored. No national flag has more than six colors. Nations that have common history or cultures often use the same colors in their flags. For example, blue and white is used in the flags of several Central American countries; black, green, red and white appear on flags of many Arab countries; and a number of African countries use the colors red, yellow, green and black in their flags. Nepal

is the only country in the world that does not have a rectangular national flag (the shape can best be described as two triangles one above the other). The proportions (i.e., width to length ratio) of national flags vary from the square Swiss flag to the long, thin flag of Qatar. Most national flags are rectangular in shape with more than half having 2:3 proportions. The following are the proportions of some national flags: Honduras 1:2, Mexico 4:7, Shri Lanka 5:9, Niger 6:7, and Djibouti 21:38. It is generally believed that Denmark has the oldest of modern national flags dating back to the beginning of the 13th Century. Only about 10 percent of current national flags are more than 100 years old. Many national flags include designs that reflect the country's religious beliefs (e.g., the cross on many flags of Christian nations, the crescent and star on flags of some Moslem countries), or geographic and natural settings (e.g., the equator on the Brazilian flag, national map on the flag of Cyprus, cedar tree on the Lebanese flag, and lion on the flag of Shri Lanka). Many designs on flags include a star or stars to symbolize national unity, or the number of states that make up the country, such as the United States



Face and back Central Bank of Samoa, \$5



South Africa 10 rand ND (1966)
Old sailing ships with flags on back, P.113



Back, Banco Central De Chile, 10 escudos, P.142

flag. The French Tricolor became a symbol of freedom since it was adopted after the French Revolution. As countries grow or change, so do their flags (Crampton 1989). The union between England and Scotland in 1603 resulted in a national flag that combined the red cross of England and the St. Andrew's white cross of Scotland; in 1801, the red cross of St. Patrick was added to form the current Union flag. The now familiar American flag is also the result of various

modifications to the original "Stars and Stripes" first flown in 1777 (Fradin 1988); it initially had 13 stripes representing the 13 colonies that broke away from England and now includes 50 stars representing the 50 states in the union.

Many flags represent organizations which link different countries. Examples of such organizations include: the United Nations, the Organization of African Unity, the European Community, the Organization of American States, Olympic

Games, the Red Cross, the Red Crescent, and World Scouts. Even the International Federation of Vexillological Associations has its own special flag. Vexillology, derived from the Latin word *vexillum*, is the study of flags, their history, development, and other details concerning flags (Barracrough and Crampton 1978).

A primitive form of flag consisting of a purple garment was used by the Phoenicians at sea more than three thousand years ago. Today, ships and boats of all shapes, sizes



Back, Banco Central de la Republica Argentina, 10,000 pesos, P.322
(converted to 10 australes)



Seychelles 10 rupees ND (1989)
Boy scouts and flags on face, P.32



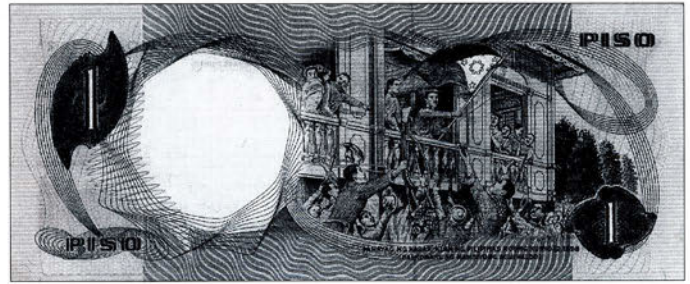
Egypt 10 piastres ND (1952)
Group of people with flag on face, P.71



Lesotho 2 maloti (1979)
Large flag on back, P.1



Mozambique 100 meticaís 16.6.1980
Soldiers at flagpole on face, P.126



Back, Republika ng Philipinas, 1 piso, P.142

and functions still use flags. A merchant ship flies the flag of the company that owns it. At the stern, it also flies the flag of the country in which it is registered. In some cases, the ships fly a merchant (commercial) flag that is different than the national flag used on land. Canadian and United States ships fly their national flags. On leaving port, many ships fly the Blue Peter, a blue flag with a white square in the center. Storm warning flags fly at shore stations to warn vessels of hazardous wind and sea conditions.

One of the earliest practical use of flags was in military campaigns. Hoping for their protection and help to win, ancient fighters carried symbols of their gods and rulers to battle. All through the history of war, flags has played a major role on the battlefield. Defending the flag is regarded as the chief duty of the soldier. Many countries have special military flags and may have separate flags for each of their armed forces.

Flags are used in many sports and sporting events. They are utilized as signals, markers, signs, and decora-

tions. flags are used in soccer by linesmen to signal when the ball is out of play and also to mark the corners of the field. In skiing, competitors weave their way through marker flags. Small colorful flags are used in cricket to mark the boundary lines. Auto racing utilizes a variety of flags as signals to the drivers; the checkered flag always ends the race. flags are used by spectators to cheer and encourage their teams. When medals are presented to the victors at international events, their national anthems are played and flags displayed.

Perhaps more than any other symbol, a national flag represents a country and its people. People say special pledges to their flag promising loyalty to the country. Americans affectionately call their flag nicknames such as the "Stars and Stripes," the "Star-Spangled Banner," "Old Glory," or "the Red, White and Blue" and celebrate a special flag Day on June 14th of each year. As an important symbol of the country, a national flag is displayed with great pride and treated with utmost respect. Many issuing authorities around the world depict



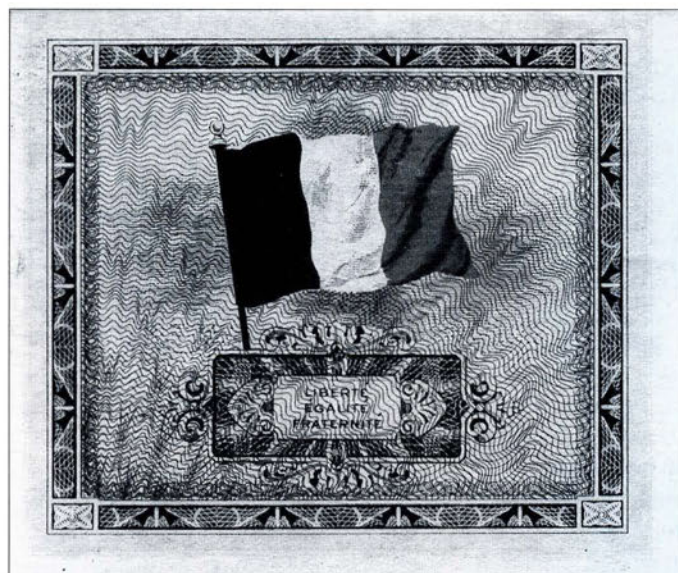
Cuba
50 centavos, 1869
Large flag at center
on unif ace note,
P.54



Face, Russia 10,000 rubles, P.252



Aruba 5 florin 1.1.1986
Large flag at left on face, P.1



Back, France,
5 francs, P.50
(Allied Military
Currency issue)

national flags on their paper money. flags are included as major features or as part of a scene. A number of notes depicting flags are included as

illustrations in this article. The table lists notes that include flags in their design from 56 countries. Notes listed are referenced to the Standard

Catalog of World Paper Money (Pick 1994). Both flags and paper money are unique to each country. Notes depicting national flags are objects of great symbolic value. Collecting these special notes is an educational and rewarding endeavor well worth the effort.

Literature Cited:

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Crampton, William, *Flags*, Alfred A. Knopf, Inc., New York, 1989, 64 p.

Fradin, D. B., *The Flag Of the United States*, Regensteiner Publishing Enterprises, Inc., Chicago, 1988, 48 p.

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Patrial List of Flags on Notes

COUNTRY	DENOMINATION	DATE	DESCRIPTION, PICK #
Albania	50 leke	1964	Marching soldiers with flag on face, P.38
Angola	2 1/2 angolares	D.1948	Bombardment of fortress with flag on face, P.71
Argentina	10 australes	ND (1985)	Creation of Argentine flag on back, P.322
Aruba	5 florin	1.1.1986	Large flag at left on face, P.1
Australia	5 dollars	1992	Flag on Parliament House on back, P.50
Austria	500 schilling	1.7.1965	Sailing ship with flag on back, P.141
Bolivia	50 centavos	29.11.1902	Shield with flags and eagle on face, P.91
Brazil	200 cruzados novos	ND (1989)	Flag being embroidered by family on back, P.221
Burundi	1000 francs	19.5.1994	Three flags at monument on back
Cayman Islands	5 dollars	(1972)	Sailboat with flag on back, P.2
Chile	1000 pesos	ND(1947-59)	Santiago city founders with flag on back, P.116
China	50 cents 1 yuan	1912 ND (1932)	Two flags at center on face, P.102 Large flag at left on face, P.125
Cook Islands	2 shillings	7.8.1894	Two flags at center on face, P.1
Cuba	50 centavos 50 pesos	1869 1961	Large flag at center on unif ace note, P.54 Two armed men and large flag on face, P.98
Czechoslovakia	20 korun	1970	Medieval procession with flag on back, P.92
Egypt	10 piastres	ND (1952)	Group of people with flag on face, P.71
France	2 francs 100 francs	1944 1978	Large flag on back, P.49 Woman holding flag on face, P.86

COUNTRY	DENOMINATION	DATE	DESCRIPTION, PICK #
Germany/East	500 mark	1985	Flag over municipal building on back, P.33
Ghana	20 cedis	15.5.1984	Workers and flag procession on back, P.24
Haiti	25 gourdes	1988	Flag over government building on face, P.248
Honduras	20 lempiras	4.6.1954	D. Herrera and flag at left on face, P.53
Iran	2000 rials	ND (1986)	Revolutionists with waving flag on face, P.141
Iraq	25 dinars	1986	Medieval horsemen charging with flags on face, P.73
	100 dinars	1991	Large crossed swords holding flag on back, P.76
Israel	20 new sheqalim	1987	Man standing holding flag on face, P.54
Jersey	1 pound	ND (1976)	Battle of Jersey scene with flag on back, P.11
Katanga	10 francs	ND	Large flag on face, P.11 1
Kenya	50 shillings	10.10.1990	Flag at right on back, P.26
Korea-South	10 won	1962	Medieval warship with flags on back, P.33
Kuwait	5 dinars	1980	Sailing boat with flag at right on face, P.14
Laos	1 kip	ND (1979)	Militia unit marching with flag on face, P.25
Latvia	50 latu	1992	Sailing ship with three flags
Lesotho	2 maloti	(19)79	Large flag on back, P.1
Macao	100 patacas	19.5.1952	Archway with flag on back, P.44
Malawi	50 kawacha	1.6.1990	Independence Arch with flags on back, P.27
Malaysia	1 ringgit	ND (1983)	Monument of soldiers with flag on back, P.19
Maurutius	10 rupees	ND (1967)	Government building with flag on back, P.31
Mozambique	100 meticais	16.6.1980	Soldiers at flagpole on face, P.126
Namibia	10 namibia dollars	1993	Flag on back, P.1
Nicaragua	50 cordobas	D.1979	Crowds waving flags on back, P.131
Paraguay	100 pesos	L.1923	Many flags on back, P.167
Philippines	500 piso	ND (1987)	Large flag in middle on face, P.173
	5 piso	1986	Crowd with flags on back, P.175
Portugal	100 mil reis	22.5.1908	People with flags on face, P.31
Russia	500 rubles	1993	New flag over Kremlin on face, P.256
Rwanda	20 francs	1964	Large flag at left on face, P.6
St. Helena	10 pounds	ND (1979)	Two flags on back, P.8
Seychelles	10 rupees	ND (1989)	Boy scouts and flags on face, P.32
Singapore	50 dollars	9.8.1990	Group of people under flag on back. P.30
South Africa	10 rand	ND (1966)	Old sailing ships with flags on back, P.113
Sudan	50 piastres	1.1.1981	Flag over national bank building, P.17
Tunisia	20 dinars	7.11.1992	Stylized design with flag on back, P.88
United States	1 dollar	1918	Eagle and flag at center on back, P.371
Uruguay	10,000 nu. pesos	ND (1987)	Large flag at center on face, P.67
Venezuela	5 bolivares	10.5.1966	Caracas city founders with flags on face, P.49
Vietnam/South	200 dong	ND (1966)	Warriors with flag on back, P.22
Western Samoa	2 tala	ND (1980)	National flag on face and back, P.20
Zaire	20 makuta	24.11.1967	Man with flag at center on face, P.10

Collective Thoughts

by Peter Bennett, I.B.N.S. #7400

I enjoyed reading Duane Riel's article, "The Joys of Collecting" in the Vol. 35, No. 1 issue of the Journal, but felt that he was perhaps a little too academic and serious in his approach.

Below are my own humble (and lighthearted) thoughts about bank note collecting.

Often when I tell someone that I collect bank notes for the first time the initial reaction I get is often as if I had just told them I believed I was an alien from the planet Zanussi. The second reaction, after a couple of seconds thought, invariably tends to be, "So do I, (insert highest denomination note of the nationality of the person I'm speaking to) ones! Ha ha." If I had a P437 USA gold certificate in UNC condition for everytime I've heard this, I'd be living in permanent tax exile in the Seychelles.

The question in people's minds seems to be "Why on earth would anyone want to collect bank notes?" to which the answer is of course as we all know, "Because." You either collect, or you don't, or so it seems to be. People of a collecting nature can usually be identified as those whose attics and garages are chock full of junk gathered throughout their lives which may either "come in useful one day" or have some totally personal and indefinable sentimental value, which means it can never be thrown away.

So Collectors collect, be it junk, coins, stamps, train numbers, plastic penguins, lightbulbs, bottles, matchboxes, carved wooden ducks, porcelain bells, books, bangles or bank notes, at some level in their brains a synaptic circuit is saying "I simply MUST have more of these (insert particular objects of desire) in order to be fulfilled and happy, and I'm willing to pay good money, get into rows with my spouse, clutter up the house, spend hours poring over catalogues, spend endless uncomfort-

able hours in tiny, smelly, cluttered shops and face the ridicule of all and sundry. And I don't care."

A Collector is totally at home with this mindset and doesn't see anything particularly weird or bizarre about it, which means that I'm able to view a friends' frankly astounding collection of model automobiles and say "Wow, now that's a collection!", whereas my wife and other acquaintances think "What a weirdo," "He should get a life" and "No wonder he is unmarried and doesn't have a girlfriend" to themselves. This is particularly rich coming from my wife, who in my theory is a "Collector in denial." In other words she fits the Collector mindset in having crates full of junk she point-blank refuses to discard (because "it might come in useful one day") and also qualifies in having a collection of marionettes, but again in her words these are "useful." Apparently she only started collecting the marionettes because they would be used to entertain our future children. Ergo they are "useful" because she's allegedly collecting them for the ulterior good of our future unborn child, whereas my bank notes are a useless waste of money. Go figure, as the Americans say.

This, it would seem, is the defining factor, a collection to anybody but the Collector is a "bunch of otherwise useless objects." Thinking about it I suppose I could say that at this moment I have a rather good collection of household cleaning products in the cupboard under the kitchen sink (including a 10 year old

bottle of now desiccated oven cleanser) and a simply outstanding collection of undergarments (which includes the latest "John Henry" issue in UNC condition and a now almost antique "St. Michael" specimen from my university days, you know, slight foxing, holes and a tear at the bottom etc...). I wouldn't call these "useless," but then again I don't get them out from time to time to gloat over them, catalogue them or proudly show them to visitors. (Although it occurs to me that that's a pretty damn good idea for expeditiously getting rid of unwanted guests.)

So is my bank note collection really a "bunch of otherwise useless objects," I can't wear them (unless I wanted to start a new fashion craze for the super-rich) or unblock a drain with them, but is anything in our stress-addicted world that gives relaxation and pleasure "useless?" When my wife and I are quietly debating this question (usually just after I have unsuccessfully tried to intercept the suspiciously bank note-shaped package that just arrived in the mail before she sees it) I gently point out that money spent on marionettes is permanently lost to our finances, whereas if push came to shove I could be persuaded (although probably only at gunpoint) to sell my collection to raise cash. But why should I be so interested in and defensive of what is after all only a pile of unredeemable scraps of multicolored paper?

I know I have the dominant Collector gene, inherited from both

my parents. My father is, was and always will be, an obsessive Collector. Throughout my childhood I saw coins, stamps, model railways, train books, aeroplane books, magazines, cigarette cards, matchbox cars, model aeroplanes (298 at the end) and crates of indescribable junk piling up all over the house, attic, garage and cellar. (When leaving home I had to hide the sacks of junk being cleared out of my old room because my father kept on rooting through them and transferring roughly half of my discarded junk into his study with comments such as "This might come in useful" and "Why on earth would you want to throw this away?") I find myself gaining a better understanding of my father as I get older and no doubt at some stage in the future after a particularly impulsive and expensive purchase in town one Saturday morning I will repeat the same words to my child that my father spoke to me: "For God's sake don't tell Mum.

My mother claims she simply gave up, but then she does come from a family where her brother collects militaria to the extent of having his own armory and museum, another brother collects antique furniture to the point where it's almost impossible to move in his house, and she herself collects porcelain bells and dolls. So I suppose that it's natural that I progressed through stamps, model trains, science fiction novels, comics and graphic novels, coins, railway tickets and militaria before arriving, purely by chance, at bank notes.

One afternoon sometime in 1987 I was sitting in my local pub in Luxembourg enjoying a quiet beer. "Do you know what one of the Air Force guys from the Bitburg airbase

tried to do the other night?" asked the barman. I expressed ignorance. Apparently a bunch of them had run up a gargantuan bar bill and at the end of the evening, "They tried to pay with this." The barman was waving a bank note in the air. I took a look at it, it was German, nothing unusual about that, the pub took all major currencies and the Airforce guys usually paid either in dollars or deutschmarks. But this was a note I'd never seen before, "5,000 deutschmarks? I didn't know they went up that far, is it counterfeit or something?" Then I looked at the date, 1922. My mother being German I'd heard about the hyperinflation period after the first world war, so this must be one of those notes. I'd also heard apocryphal stories about stupid bank cashiers exchanging the notes for the equivalent in DM, and so, it seemed, had the US airmen who'd thought that maybe they'd try it out in a Luxembourg pub.

The barman observed me eyeing the note as I mulled this over. "If it's of interest to you, you can have it." He said. A fatal and chance remark that marked the birth of another collecting obsession in my life. But why? 99 out of 100 people would have "Just Said No," ordered another beer and gone on to discuss the latest football game. But me? Oh no, I start looking for bank note dealers, grubbing around fleamarkets and collectors' fairs, buying via mail-order, compiling lists, buying editions of Pick and finally end up joining the I.B.N.S.

Should I be wearing a placard around my neck that says "Please do not give me anything that could be considered remotely collectable as I am totally unable to control my rampant Collector gene."? Or does

my family just have to learn to live with somebody who when whenever passing a junkshop says "Just be a second," and then disappears for the next 2 hours in search of some elusive item? Should we be starting self-help groups, "Collectors Anonymous"; ("Hello, my name is Peter and I am a Collector.") and publishing books like "Learning to live with Collectivitis" (or is that "Collectivism")?

Research indicates that genetic inheritance might go some way in explaining why the children of alcoholics are more likely to become alcoholics themselves, we now know that we're expecting a baby girl. Oh dear, what is Annelise going to end up collecting I wonder? Even the thought that she might inherit more from my wife's side of the family with the musical/artistic gene doesn't offer much solace, she'll probably just end up collecting musical instruments. Also we are now soon to be moving house and the "Strategic Junk Limitation Treaty" has just been signed where each party agrees to discard their junk on a parity one-to-one basis. However, random inspection has already shown one party to be cheating as the inventory for one of her boxes stating "Important tax, insurance and household files" was found to contain old school books, a box of dried-up felt tip pens and "wish you were here" style postcards from obscure relatives and forgotten friends covering the period 1975 to 1990.

"A fool and his money are soon parted," but "A Collector and their collection of otherwise useless objects are never parted." I suppose I'll just have to order the larger size removal van and more cardboard boxes. Sigh.

Queen Elizabeth II and the Commonwealth Countries

by Farid Salem, I.B.N.S. #6656

People in England and many other places in the world tend to forget that Queen Elizabeth II is not just the Queen of England but is also the Queen of Australia, Queen of Bahamas, Queen of Grenada, Queen of Mauritius, Queen of New Zealand and many others. In fact, Queen Elizabeth II is the Head of the Commonwealth of some four dozen countries.

On Wednesday, April 21, 1926, just as at her coronation 27 years later, the weather did not deter the crowds outside Burton Street. They were rewarded with the sight of the new princess' grandparents, King George V and Queen Mary, who had driven over to see their first granddaughter. The name Elizabeth, not the previously mandatory "Victoria," was given as it was hardly likely that the princess would ever succeed to the throne.

Princess Elizabeth began to see history at first hand as she gradually emerged into public life. On December 11, 1936, at the age of 10-1/2, she formally became heir to the throne now occupied by her father who assumed the style of George V. He made it his habit to spend some time each evening with Princess Elizabeth, helping to instruct her a little for the future reign.

Princess Elizabeth's grooming for her inevitable role then received an imaginative boost. She was sent to Sir Henry Martend, the distinguished historian, for tutorials in constitutional history and law.

During World War II, Princess Elizabeth was 16 and continuing to increase her activities in the public sphere. She often accompanied the King and Queen on their wartime tours of Britain. Shortly before her 19th birthday, she persuaded her father to permit her National Services. Happily covered in oil and axle grease, the heir presumptive passed as a qualified driver. The princess' involvement in the war effort certainly enhanced her popularity among those of her own generation.

In the late summer of peace, Princess Elizabeth met the 18-year-old Prince Philip of Greece and Denmark during a visit with her father to the Royal Naval College, Dartmouth. The princess was much impressed by the good-looking cadet and she fell in love and married him when she came of age.

Princess Elizabeth actually became "unofficially" engaged to Prince Philip in 1946, but it was not officially announced until July 1947 after the family tour to South Africa.

The wedding took place in Westminster Abbey on November 20, 1947. It was the first major "royal event" since the war.

Shortly before their first wedding anniversary, Princess Elizabeth gave birth to Prince Charles in 1948, the eventual heir to the throne, followed by Princess Anne in 1950.

The death of George VI in February 1952 was for Princess Elizabeth the deepest emotional experience of her life. At the age of 25, the Princess not only had to cope with the death of her 56-year-old father, but had to face up to the awesome responsibilities from which there was no escape.

To help her learn to live with this double tragedy, the Queen was fortunate in having her husband, Prince Philip, a man capable of filling the gap left by her father's death, although constitutionally Prince Philip's official role is the husband of the Queen.

As a child Princess Elizabeth had no obvious prospect of becoming queen, yet as a queen she has exerted an often underrated influence on affairs of state throughout her reign. She is the most experienced political figure in the United Kingdom. As Head of the Commonwealth, the Queen sees her role as



Bahamas P46c \$10 ND (1992)



Belize P38 \$10 1991



Canada P84a \$2 1986



Cayman Islands P13 \$10 1991



East Carribean States P14i \$5 ND (1965)



Fiji P71 \$10 ND (1992)

human link between a family of disparate nations.

The phrase "Head of Commonwealth," which was incorporated for the first time in the proclamation of the Queen's accession, goes back only to 1945 when India became a republic. Before the Second World War, the idea of the Commonwealth of Nations united by a common allegiance to the crown was replacing the great British Empire. In every valid sense, the "mother" of that "child" has been the Queen herself. She is patently the only unifying factor that has kept the unruly "family" from breaking up completely.

She devoted herself to the services of the Commonwealth nations. Once her coronation was

over, ambitious plans were put into motion for the great tour of Commonwealth nations to fulfill her father's wish to undertake a major tour of the Commonwealth to show his appreciation for its effort in the Second World War. His fragile health had precluded this. The Queen was determined to complete the mission to Australia she had begun on his behalf in February 1952, which was cut short in Kenya by her father's death.

The Queen established her Commonwealth persona at the start of her reign with the marathon tour taking in Bermuda, Jamaica, Fiji, Tonga, New Zealand, Australia, Ceylon (now Sri Lanka), Uganda, Libya, Malta and Gibraltar.

Also at the beginning of her reign

there was a state of emergency in Kenya, caused by the bloody "Mau Mau" terrorists of the Kikuyu. Then came the decolonization of Africa which led in 1960 to South Africa voting to become a republic. Ghana, which had become a republic within the Commonwealth, was in the grip of the marxist dictator Kwame Nkrumah. Despite bomb explosions in Accra four days before her departure, the Queen bravely insisted upon going ahead with a visit to Ghana in the summer of 1961. Her main concern was to insure that the country did not pull out of the Commonwealth. The Queen's tour proved successful - the success being that Ghana stayed part of the Commonwealth family.

Nor have the old dominions always exemplified her harmonious Commonwealth ideal. From the

early 1960s onward, Canada was becoming increasingly divided by the rise of French separatism. In certain parts of the Commonwealth, such as Fiji, silence may be a mark of respect, but in Quebec in 1964 the silence was deafening. Even the "moderate" French Canadians were determined to show that the Queen was not welcome up until 1973, when in an imaginative gesture Pierre Trudeau, the Canadian premier who is himself of French ancestry, invited the Queen to attend the Commonwealth Conference held in Ottawa that year.

The Rhodesian problem long remained a topic on the agenda. In 1969, the Queen worked behind the scenes in an attempt to persuade Ian Smith against his unilateral declaration of independence. After the "weeks rather than months" needed to settle the problem turned into years and even decades, matters finally came to a head at the Commonwealth Heads of Government meeting held in Zambia in 1979. The Commonwealth was looking shaky, but the Queen set out to use her

influence with the African leaders in order to save the structure from breaking up.

No shade of rose in the spectacles, however, could obscure either the horror of the Nigerian civil war, in which Britain supported the strong, rich forces of federalism in committing genocide against breakaway Biafrans, or the barbarities in Uganda of Idi Amin, who chose his predecessor's absence in the Commonwealth Conference in Singapore as the moment to seize power in 1971.

There was even a war between two member countries, India and Pakistan, before the latter resigned its membership in 1972.

Britain's entry into the EEC (European Economic Community) was bound to weaken the relationships between the "old country" and the old dominions of the Commonwealth.

During the grand global tour at the beginning of her reign, the

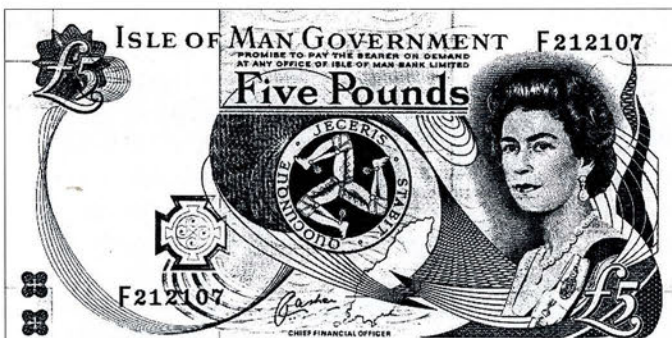
Queen defined her function as Head of the Commonwealth. "The Crown," she said, "is a human link between all peoples who owe allegiance to me - an allegiance of mutual love and respect and never of compulsion."

The Queen, unlike many of her British subjects, never forgets that she is also queen of 17 other realms and Head of Commonwealth that includes 47 countries. Her Majesty has gone on tours and visits overseas to Commonwealth countries and on state visits to foreign countries. In particular, Her Majesty's program has increasingly included visits for specific occasions to monarchical countries of the Commonwealth.

It would certainly need a book of good size to chronicle her visits to the Commonwealth and other countries. Already in her 40-odd years as Queen, Elizabeth II has acquired considerable political experience that will stand her in



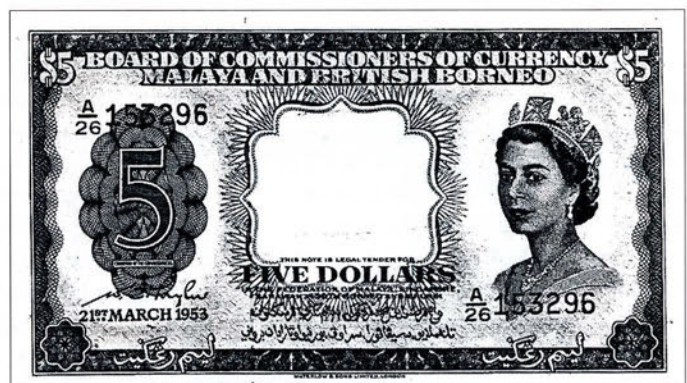
Gibraltar P20c 1 pound 1988



Isle of Man P41b 5 pounds ND



Great Britain P135b £5 (1982-88)



Malaya & British Borneo P2 \$5 1953



New Zealand P176 \$10 1990



Solomon Islands P6a \$5 ND (1977)

good stead if faced with a major crisis.

When it comes to paper money, Her Majesty is the leader in the frequency of her likeness being portrayed on bank notes. Over 25 countries (Commonwealth) portrayed her likeness in their currencies.

These are the countries (as far as I can tell), in alphabetical order, which have issues of bank notes with Queen Elizabeth II's portrait. (There are many Commonwealth countries which do not issue bank notes with her portrait; these countries are not listed.)

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A LIST OF COUNTRIES AND THEIR BANK NOTES WITH QUEEN ELIZABETH II PORTRAIT

COUNTRY	NAME OF ISSUING AUTHORITY	PICK #	DENOMINATION	YEAR
Australia	Commonwealth Bank-First Issue	30	1 Pound	ND (1953-66)
Australia	Commonwealth of Australia Reserve Bank-First Issue	34	1 Pound	ND (1960)
Australia	Commonwealth of Australia Reserve Bank-Second Issue	37	1 dollar	ND (1966-72)
Australia	Australia Reserve Bank	42	1 dollar	ND (1974-83)
Australia	Australia Reserve Bank	50	5 dollars	1992/ND
Bahamas	The Bahamas Government Currency Note Act of 1936	13-16	4 schill, 10 schill 1 pound & 5 pounds	ND (1953)
Bahamas	The Bahamas Government Currency Note Act 1965	17-25	1/2, 1, 3, 5, 5, 10, 20, 50 & 100 dollars	ND
Bahamas	Bahamas Monetary Authority Monetary Authority Act of 1968	26-33	1/2, 1, 3, 5, 10, 20, 50 & 100 dollars	ND
Bahamas	Central Bank of the Bahamas Central Bank Act of 1974/First Issue	35-41	1, 5, 10, 20, 50 & 100 dollars	ND

COUNTRY	NAME OF ISSUING AUTHORITY	PICK #	DENOMINATION	YEAR
Bahamas	Central Bank of the Bahamas Second Issue	42-49	1/2, 1, 3, 5, 10, 20, 50 & 100 dollars	ND
Belize	Government of British Honduras Fourth Issue	11-15	1, 2, 5, 10, & 20 dollars	1952-73
Belize	Government of Belize	16-20	1, 2, 5, 10 & 20 dollars	1974-76
Belize	Monetary Authority of Belize— Ordinance No. 9 of 1976	21-25	1, 5, 10, 20 & 100 dollars	1980
Belize	Central Bank of Belize	26-29	1, 10, & 20 dollars	1983
Belize	Central Bank of Belize	30-34	1, 5, 10, 20 & 100 dollars	1983-89
Belize	Central Bank of Belize	35-41	1, 2, 5, 10, 20, 50 & 100 dollars	1990-91
Bermuda	Bermuda Government 1952-66 Issue	13-17	5 & 10 shillings	1952-66
			1, 5, & 10 pounds	
Bermuda	Bermuda Government 1970 Issue	18-22	1, 5, 10, 20 & 50 dollars	1970
Bermuda	Bermuda Monetary Authority	23-28	1, 5, 10, 20, 50 & 100 dollars	1974-86
Bermuda	Bermuda Monetary Authority 1988-89 Issue	29-34	2, 5, 10, 20, 50 & 100 dollars	1988-89
Bermuda	Bermuda Monetary Authority 1992-93 Issue	35-39	5, 10, & 50 dollars	1992
Bermuda	Commemorative Issue	40	50 dollars	1992
Canada	Bank of Canada 1954 Issue	66-73 66A, B-73A	1, 2, 5, 10, 20, 50, 100 & 1000 D.	1954
Canada	Commemorative Issue	74	1 dollar	1967
Canada	1969-75 Issue	75, 78, 79	20, 1 & 2 dollars	1969, 1973, 1974
Canada	1979-91 Issue	82, 84, 90	20, 2 & 1000 dollars	1979, 1986, 1988
Cayman Island	Cayman Island Currency Board Currency law, 1971	1-4	1, 5, 10 & 25 dollars	ND (1972)
Cayman Island	Currency Law, 1974	5-11	1, 5, 10, 25, 40, 50, & 100 dollars	ND (1981-87)
Cayman Island	1991 Issue	12-19	5, 10, 25 & 100 dollars	ND (1991)
East Africa	East African Currency Board, Nairobi	33-36	5, 10, 20 & 100 shillings	1953-57
East Africa	East African Currency Board, w/o Office of Issue	37-40	5, 10, 20 & 100 shillings	ND (1958-60)
East Africa	Currency Board	41-44	5, 10, 20 & 100 shillings	ND (1961-63)
East Caribbean States	British Caribbean Territory, Eastern Group 1953-64 Issue	7-12	1, 2, 5, 10, 20 & 100 dollars	
East Caribbean States	East Caribbean Currency Authority	13-16	1, 5, 20 & 100 dollars	ND (1965)
East Caribbean States	Eastern Caribbean Central Bank 1985-87 Issue	17-20	1, 5, 20 & 100 dollars	ND (1985-88)

COUNTRY	NAME OF ISSUING AUTHORITY	PICK #	DENOMINATION	YEAR
East Caribbean States	1985-89 Issue	21-25	1, 5, 10, 20 & 100 dollars	ND (1988-89)
East Caribbean States	1993 Issue	2~30	5, 10, 20, 50 & 100 dollars	ND (1993)
Falkland Islands	The Government of Falkland Islands	7-9	10 shillings, 1, & 5 pounds	1967-82
Falkland Islands	The Government of Falkland Islands	10-12	50 pence, 10 pounds & 1 pound	1969-84
Falkland Islands	Commemorative Issue	13	5 pounds	1983
Falkland Islands	Regular Issue	14-16	10, 20, & 50 pounds	1986-1990
Fiji	Government of Fiji Regular Issue	30-36	5 & 10 shillings 1, 5, 10, 20 & 20 pounds	1957-59
Fiji	1968 Issue	37-42	50 cents, 1, 2, 5, 10 & 20 dollars	ND (1968)
Fiji	1971 Issue	43-48	50 cents, 1, 2, 5, 10 & 20 dollars	ND (1971)
Fiji	Central Monetary Authority of Fiji 1974 Issue	48A-53	50 cents, 1, 2, 5, 10, & 20 dollars	ND (1974)
Fiji	1980 Issue	54-58	1, 2, 5, 10 & 20 dollars	ND (1980)
Fiji	1983 Issue	59-63	1, 2, 5, 10 & 20 dollars	ND (1983-86)
Fiji	Reserve Bank of Fiji	64-68	1, 2, 5, 10, & 20 dollars	ND (1987-91)
Fiji	1992-93 Issue	69-72	1, 5, 10, & 20 dollars	ND (1992)
Gibraltar	Government of Gibraltar	20-24	1, 5, 10, 20 & 50 dollars	1975-86
Great Britain	Bank of England 1948 Regular Issue	130-134	10 schillings, 1, 5, 10 & 20 pounds	ND (1960-91)
Great Britain	Bank of England	135-138	5, 10, 1, 50 pounds	ND (1971-91)
Great Britain	Bank of England	139-141	5, 10 & 20 pounds	ND (1991-93)
Great Britain	Bank of England	142-145	5, 10, 20 & 50 pounds	ND (1993-)
Guernsey	The State of Guernsey	New	50 pounds	1994
Hong Kong	Government of Hong Kong Regular Issue	325-328	1, 5, & 10 cents, 1 dollar	ND (1961-69) 1952-59
Isle of Man	1961 Issue	24-27	10 schillings; 1, 5 pounds, 50 new pence	ND (1961-69)
Isle of Man	1972 Issue	28-31	50 new pence 1, 5, 10 pounds	ND (1972)
Isle of Man	Commemorative Issue	32	20 pounds	1979
Isle of Man	1979 Issue	33-38	50 pence, 1, 5, 10, 20 & 50 pounds	ND (1979-83)
Isle of Man	Regular Issue	39-44	1, 1, 5, 10, 20 & 50 pounds	ND
Jamaica	Government of Jamaica Fourth Issue	48	5 pounds	1960
Jamaica	Bank of Jamaica First Issue—law 1960	49-50	5 and 10 schillings	ND

COUNTRY	NAME OF ISSUING AUTHORITY	PICK #	DENOMINATION	YEAR
Jamaica	Second Issue	51	1 pound	ND
		49A-52	5 schillings, 10 schillings, 1 & 5 pounds	
Jersey	States of Jersey 1963 Issue	7-10	10 shillings, 1, 5 & 10 pounds	ND (1963-72)
Jersey	1976 Issue	11-14	1, 5, 10 & 20 pounds	ND (1976-88)
Jersey	1989 Issue	15-19	1, 5, 10, 20 & 50 pounds	ND (1989)
Jersey	1993 Issue	20-23	5, 10, 20 & 50 pounds	ND (1993)
Malaya & British Borneo	Board of Commissioners of Currency	1-7	1, 5, 10, 50, 100, 1000 & 10,000 dollars	1953
Malta	Government of Malta Ordinance 1949	23-24	10 shillings, 1 pound	ND (1954)
Malta	Ordinance 1949	25-27	10 shillings, 1 & 5 pounds	ND (1961)
Malta	Central Bank of Malta, 1967 Issue Central Bank Act of 1967	28-30	10 shillings, 1 & 5 pounds	ND (1968)
Mauritius	Government of Mauritius 1954 Regular Issue	27-29A	5, 10, 25 & 1000 rupees	ND (1954)
Mauritius	Bank of Mauritius 1967 Issue	30-33	5, 10, 25 & 50 rupees	ND (1967)
New Zealand	Reserve Bank of New Zealand 1967 Issue	163-168	1, 2, 5, 10, 20 & 100 dollars	ND (1967-77)
New Zealand	1981-83 Issue	169-175	1, 2, 5, 10, 20, 50, & 100 dollars	ND (1981-92)
New Zealand	Commemorative Issue	176	10 dollars	1990
Rhodesia	Reserve Bank of Rhodesia	24-28	10 shillings, 1 & 5 pounds	1964
Rhodesia	Reserve Bank of Rhodesia	25-29	10 shillings, 1 & 5 pounds	1966-68
Rhodesia and Nyasaland	Bank of Rhodesia and Nysaland	20-23	1, 5, & 10 pounds	1956-61
St. Helena	Government of St. Helena First Issue	5-8	50 pence 1, 5, & 10 pounds	ND (1976-79)
St. Helena	Second Issue	9-10	1 & 20 pounds	ND (1982-86)
Seychelles	Government of Seychelles	14-18	5, 10, 20 and 50 rupees	1968-79
Sri Lanka	Central Bank of Ceylon	31-36	1, 2, 5, 5, 10, 50 & 100 rupees	1952-54
Solomon Islands	Solomon Islands Monetary Authority	5-8	20 dollars	ND (1977-81)
Solomon Islands	Central Bank of Solomon Islands 1984 Issue	11-12	10 & 20 dollars	ND (1984)
Southern Rhodesia	Southern Rhodesia Currency Board	12-15	10 shillings 1, 5, 10 pounds	1952-54
Southern Rhodesia	Central Mrica Currency Board	16-19	10 shillings 1, 5, & 10 pounds	1955

Musical Representation on Bank Notes—Part I

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FOREWORD

Bank notes are used in almost every country in the world, and it is said that money talks all languages. It is surprising therefore to find that the universal language, music, is pictorially represented on bank notes to such a relatively small degree. When a country or nation achieves its independence from foreign domination, or its deliverance from a hated regime, or its unity from fragmentation, it is understandable that it should depict its statesmen, military heroes, or its workforce on new currency. This is an easy and comparatively inexpensive way of honoring the individual or group while at the same time giving all its citizens an ever present reminder of recent and earlier historical events. However, over the years it is the culture of a nation that matters, and the arts are equally important signposts as medicine, social welfare, or economic stability. Yet less than one half of one per cent of individual bank note issues have pictorially any musical reference. Indeed, the majority of countries have never issued such notes, and most of those have been in the twentieth century. I have attempted here to list and classify existing "musical" regular bank notes, and to see if any relationship governs them. Most eighteenth and early nineteenth century examples are rare, and can only be found in museums or private collections. Other than where specifically mentioned the notes in the following pages are either in my own collection or those I have been allowed to see. The list is certainly incomplete, and I would be grateful for information on notes not included.

HARPS

The harp is a member of the chordophone category of musical

instruments, i.e. instruments whose sound is produced by the vibrations of a stretched string fixed at each end, and actuated by bowing, plucking, or striking. It seems appropriate to start this collation with the harp for two reasons. First, it is one of the earliest musical instruments, especially of the accompanying type. It has progressed through three basic forms; the bow harp, the earliest type, thought to have developed from the hunting bow via the musical bow; the angle harp, a more refined version favored by the Egyptians, an example of which, dating from about 1500 B.C. is in the Louvre, Paris; finally the frame harp, the result of the introduction of the third side, or pillar, which produced a far greater string tension, and was the precursor of the present day orchestral instrument. Most bank note illustrations of the harp are of smaller portable types, such as the Celtic, Gaelic or Welsh.

The second reason is because the harp is the earliest instrument I can trace as a musical representation on a bank note. This is the 8 dollar note issued in 1775 by the Continental Congress when it met in Philadelphia to finance the American War of Independence. This seems to exemplify an ideal use of a musical motif—it graphically portrays the thirteen original American colonies as the thirteen strings forming a unified entity, the harp, and bears the Latin motto "Majora Minoribus Consonant" (the large in harmony with the small). The instrument illustrated looks like a hybrid, a cross between an Irish and a Welsh harp, having a fore-pillar carved in the form of a winged figure similar in manner to that featured on many Irish bank notes.

Between 1775 and 1778 there were

ten issues of this note, printed on thick rag paper with blue fibres, some with a back design of buttercup leaves, others of sage. The notes promised to pay their face value in "...Spanish milled dollars or the value thereof in gold or silver." but alas they were eventually redeemable at one per cent of face value, not in cash, but in interest bearing bonds. At the time of issue the dollar was regarded as equalling eight Spanish reales rather than one hundred cents, the latter being officially recognized in 1781, and the dollar-decimal system adopted in 1785. Ironically this 8 dollar note seems to be not just the first, but the only U.S. "musical" bank note. However, it's possible that among all the various State and private issues some others will have survived. The country with by far the greatest number of harp notes is Ireland, including the Irish Republic and Northern Ireland. As early as the eighteenth century printed promissory notes were in use, and at least one of these is extant which has a vignette of an Irish harp with curved forepost. Another interesting printed promissory note with a harp motif is dated Waterford 1809 for the sum of £1. 14. 1d (H15) in lieu of one and a half guineas.

By the early nineteenth century there were about a hundred private banks which issued a variety of notes, some bearing a vignette of a woman, sometimes two or three, with one holding a harp. Although the instruments vary in size they are essentially Irish harps, but feature the curved pillar in the form of a nude female figure. Examples of these are the one pound ten shillings Thomas Harrington of Dublin 1815 (H16), the one pound ten shillings Kilkenny Bank 1818 (H17), and the thirty shillings Gibbons and Williams of Dublin 1834 (H18).

However, we are concerned here with regular bank note issues, so will begin with the thirty shillings 1836 Dublin issue of the Bank of Ireland (H2).

This shows Hibernia, the Latin name for Ireland, represented as a goddess seated with harp, at both the upper left and upper right of the note. Hibernia, as a national emblem, is portrayed on many Irish bank note issues, and because of this the harp is disproportionately represented in the total number of "music" bank notes. Approximately one hundred Irish issues incorporate a harp in their designs, but the majority of these differ in the non-musical content such as denomination, size, color, overprinting, signatures and other pictorial features. Thus the 1849 1 pound (H3), a Bank of Ireland issue, was the first of twenty depicting Hibernia standing, again on both left and right, with a fairly large harp, the fore-pillar of which is finely carved in female form. The soundbox here is a straight arm, unlike the earlier curved versions. This design was used as late as 1958, and in a modified form until 1981.

Similarly, the motif on the 1846 2 pound note (H4) of the Provincial Bank of Ireland—Hibernia with harp side by side with Britannia, both seated, was the first of many appearances. This design was repeated on 1 pound notes issued at Strabane, and in 1855 at Belfast, and the next year at Parsontown. In the ensuing years similar notes were issued from various towns and a 3 pound note in 1869 and 1889. These and other denominations continued spasmodically until 1929 when the harp vignette appeared on the back. Slight design and signature changes occurred in 1935 and 1951; 5 pound denominations were issued between 1938 and 1946 and from 1948 to 1952; 10 pound notes from 1929 to 1934 and 1938 to 1946; and 20 pound notes in 1929-43 and 44.

In 1908 a different harp design was featured on the 1 pound (H5) issued in Dublin, showing Hibernia

seated upper left with a small harp.

From 1922 the National Bank of Ireland issued, also in Dublin 1, 5, 10, and 20 pound notes (H6) with another version of Hibernia seated, though here with a larger free-standing harp with full-sized sound-board. This note also had on the left an additional new harp design (H7) consisting of an Irish harp centered between two lions rampant, as in a coat-of-arms. The Hibernia motif on this note (H6) also appeared as a large centerpiece on the Belfast issues of the National Bank LTD's 1 and 10 pound notes dated 1937 and 1939, and on the lower left of the 5 and 20 pound notes. The coat-of-arms (H7) also appeared on its own as a central vignette on notes issued by the same bank in a series from 1929 to 1934. It also appeared on the back of some issues.

A completely new musical design appeared between 1928 and 1942 and again from 1943 to 1977 when a series of thirty three notes was issued, first by the Currency Commission of the Irish Free State, next by the Currency Commission of Ireland, and then by the Central Bank of Ireland. They were in denominations of 10, 20, 50, and 100 pounds (H8) with an illustration of Lady Hazel Lavery, the wife of the Irish artist Sir John Lavery, in Irish national costume, her chin resting on her hand, and leaning on an Irish harp.

The earlier version of Hibernia standing with harp (H3) was streamlined with a more modern background of spiral patterns on a series issued by the Bank of Ireland in Belfast between 1967 and 1977, and further modified in 1974-78, and 81. In these issues the left-hand figure is omitted. In 1982 the Central Bank, in its third issue, produced another new harp design on the 50 pound note (H9). This is of special interest as it is the only regular Irish harp note to depict someone actually playing the instrument. The musician is Carolan, the most famous eighteenth century harpist, or harper as they were then called. The true Irish harp with

curved pillar is clearly illustrated. A Bank of Ireland £5 note issued in 1990 shows the six county shields of Northern Ireland, that of Armagh bearing the harp with fore-pillar carved in female form (H26). To the left of the note is a medallion showing Hibernia seated with harp featuring the familiar figured fore-pillar (H27). Other issues of Irish notes illustrating a harp abound, but although the overall designs may vary, the harp motif itself is one of those mentioned.

Scotland, like Ireland, had a number of private banks in the late eighteenth and early nineteenth centuries, and some of their bank notes also featured a harp, for example the 1 pound of the Dundee Union Bank circa 1830 (H14). At the upper centre is a finely engraved vignette of three young women, one of whom is resting on a small harp, the pillar of which is carved or moulded in the shape of an angel. A clarsach, or Celtic harp with a pillar shaped like a horn is also illustrated on the left flank.

An early "regular" issue of Scottish notes that featured a harp was the Union Bank of Scotland 10 pound, issued in Glasgow but printed in London by Perkin, Bacon and Petch in 1850 (H10). This well-proportioned note has six oval "seals" at the side showing the names of member banks, and three vignettes. The upper centre of these shows a statue of William of Orange on horseback. Those at left and right are of female figures, the left resting her arm on a medium size harp with pillar in female form similar to early Irish issues.

Few English notes have any musical design. In 1819 Jacob Perkins came to London from America to try to introduce his Plate Transfer Press. A specimen 1 pound note, an example of this method of die transference exists. It features a vignette of three female figures, one of which is holding a Gaelic harp. This same vignette, superimposed on a different background, can be seen on another

specimen 5 pound note designed for the North Wilts Banking Company—Melksham branch 1844 (H21). The 1 pound Saddlewood Union Bank note of 1825 (H22) shows Britannia, Scotia, and Hibernia each holding a shield. That of Hibernia bears a Gaelic harp design, in contrast to the more normal use of an actual instrument.

Three Canadian 2 dollar notes (H11) of 1866 show a centre group consisting of Britannia flanked on one side by a woman with agricultural produce, and on the other by a woman playing a larger harp than the Scottish type. Each of these Province of Canada notes is overprinted "Payable at..." either Montreal, Toronto, or St. John. The Banco de Espana issued in 1896 a 1000 peseta note (H12) which shows Goya, the Aragonese artist, seated at right, and at left a seated woman with harp. Much more recently the Bank of Italy's 1000 lire issued between 1969 and 1980 (H13) has at right the composer Verdi, and at left a more formal harp which has a pedestal but no pedal, an almost upright resonator, and a long slightly curved pillar. It is in fact a good example of what is known as a Gothic harp, and looks like a sixteenth century example in the Galleria Estense, Modena.

In French West Africa the Banque de l'Afrique Occidentale issued a 5000 franc note in 1948 (H20) which shows on the back some women with a folk-harp, and a folk-harp can also be seen on the back of the 1963 Equatorial States 100 franc note of the Central Bank (H25). This example is in the form of an idol which has a long arched neck, a typical Chad resonator with sound holes, and five strings.

Another example of a national instrument can be found on the 100 kyat note issued by the Union Bank of Burma in 1976 (H24). This is a boat-shaped harp known as a Paung, which normally has thirteen strings kept taut by tasselled cords.

Hybrid instruments such as lyre-

harp were not uncommon in ancient civilizations. An ancient (reconstructed) lyre-harp is illustrated on the 1 dinar note issued in 1958 by the Central Bank of Iraq (H23). This is the so-called "Harp of Ur" circa 2500 B.C. with the typical Sumerian decoration of a bull's head.

Examples of lyre hybrids follow in the next section on Lyres.

LYRES

The instrument most closely resembling the harp is the lyre, which may well have pre-dated it. The basic difference between them is that the plane of the strings to the soundboard is at an angle in the harp, but is parallel in the lyre. The association of angels with harps is certainly not borne out by bank note illustrations, which have mostly preferred the lyre. This instrument is often confused with the kithara, a more sophisticated version used by the more competent of the Ancient Greek players. In Greek mythology the lyre was originally made from the shell of a tortoise, with simple arms protruding to be secured at the top by a cross-bar from which the strings were attached. The kithara, a more solid instrument with refined soundbox, was larger and consequently deeper in tone. The shape usually associated with the lyre by most people is the "classic" design, in which the arms curve outward, then inward, and finally outward again, sometimes ending in a scroll. This design is often seen on Georgian furniture and ornamental pieces. Various versions of the kithara can of course be seen on early Grecian vases and artifacts, and similar Roman examples exist, including murals.

Bank note illustrations of the lyre mostly seem to be impressions based on Renaissance and later paintings whose artists had rejected historical accuracy for the aesthetic ideals of the age. The kithara is often portrayed as a smaller instrument, while there appears to be no limit to the lyre's shape or number of strings. This could be as few as four and as

many as thirteen, although the classical figure was seven, linked symbolically with the number of planets then known. Pythagoras is reputed to have added an eighth string, and although this number was later increased, seven was the norm.

A seven stringed example, in which the cross-bar extends through the arms can be seen being played by a cherub, part of a fine engraving of a group of six figures on a currency note (L1) which was actually an interest-bearing deposit certificate for 1000 lire issued by the Banco Italo-Germanica in the 1870s. The printer was Bradbury, Wilkinson & Co. London.

A rare British example of a seven stringed lyre of the wishbone type being played by Apollo is on a specimen 10 pound note designed by W.H.Lizars for the York Union Banking Company (L19) in the middle 19th century.

A similar "classical" shaped seven stringed lyre, in which the cross-bar is flush to the arms, and the scrolls a little more prominent, is in a vignette of a young boy on the 1 peso note of the Banco Agricolo Mercantil di Nicaragua in 1888. This bank failed in 1890 and the note was reissued by the Tesoria General in 1896 but not dated. The same design reappeared on a Mexican 100 peso note (L2) issued by the Banco de Zacatecas in 1891, the catalogue description of which is usually "Young Apollo with lyre."

All these notes were printed by the American Bank Note Company (A.B.N.C.) which also produced a 1 pound note (L3) for Jamaica, issued by the Royal Bank of Canada in 1911. It shows a seated woman with lyre. In 1938 the same bank issued a similar but smaller note of 5 pounds, this time printed by the Canadian Bank Note Company.

Argentina's contribution to "lyre" notes included the 1888 Provincial Bank of Cordoba 20, 50, 100, 200, and 500 peso notes (L4). These showed a winged woman with cherubs holding a small classically shaped lyre similar

to the "Apollo" instrument but slightly more elongated.

Another nineteenth century note, the 1895 Banco de la Nacion Argentina 1 peso (L5) also featured a half length portrait of a woman with lyre printed by the Compania Sud-Americana de Billetes de Banco, Buenos Aires. This is really a kithara—the arms are much wider and instead of the final outward curve they finish upright and closer together. Five strings are visible and the cross-bar extends through the arms. It closely resembles a design on a Greek vase circa 500 B.C. in the Kunsthistorisches Museum Vienna.

La Union de Siller y Laass, another printing company from Buenos Aires, was responsible for the 1 peso 1885 note of the Banco Provincial de Entre Rios (L6), which also featured a lyre and two allegorical figures. Across Argentina's northern border, the Potosi Bank, of Bolivia, on its 10 bolivianos note of 1894 (L7) presented a nice engraving of a woman with both lyre and violincello, an unusual combination. The arms of the lyre are in parallel curves, an unorthodox design, and on the floor is a small wind instrument.

Returning to Europe, a fine reproduction of the painting "Music" by Vicente Lopez, which shows an angel playing a wide armed lyre, is seen on the 1931 Bank of Spain 25 peseta note (L8). It is attractively tinted in sepia and brown. This instrument is much wider than usual, to contain its thirteen strings. The cross-bar extends through the arms, which curve outwards from the base then continue almost vertically with the slightest swing inwards at the top, ending with short inward extensions.

The same bank issued a 100 peso note in 1906 showing two females on the back (L9) one of whom is holding a small six stringed instrument which seems to be a hybrid lyre-kithara. The arms appear to pass through a cylindrical cross-bar—an unusual construction. The Bank of Portugal 1 escudo prata (L10) of 1917, 18, and 20

has on the back a seated woman in classical dress plucking the strings of a similar though longer-armed instrument with five strings. In this example the cross-bar passes through the arms.

An early narrow example of a small kithara can be seen held by an allegorical female figure on the 1926 Polski 10 zlotych note (L11). This was re-issued in 1929 and again during the German occupation of Poland. In spite of the intricacies of the engraving as a whole, the instrument is crudely drawn. The curves are reduced to straight lines, the space for strings minimal, an unlikely cross-bar fitting, and apparently no method of fixing the strings to what passes for a soundboard. Another version of a small kithara can also be seen on the lower back of the Romanian 1000 lei of 1934 (S12), an elaborate design in which the main interest is a violin. This note is quite large, 22 centimetres long, and as a contrast, merely one seventh of its size, is the Kingdom of Greece 2 drachmae dated 27.10.1917 (L12). This has a centre vignette of a kithara being played by a figure possibly representing Orpheus.

The kissar, an African lyre, is a name which may have the same derivation as the kithara. It is illustrated on the back of the Bank of Sudan 1987 50 Piastres note (L20). This example has five strings strung across a bridge, and a bowl-shaped resonator, as distinct from the box-shaped. A similar, but more ornate instrument is illustrated on both sides of the 50 birr note issued by the Bank of Ethiopia in 1976 (L21). This is the Kerar, with six strings, and played with a leather plectrum or by the fingers. An almost identical instrument is in the Horniman Museum, London. A beautifully colored note, the Banque de France 10,000 francs (L13), issued between 1955 and 1958 featured a head and shoulders of Napoleon Buonaparte with the Arc de Triumphe in the background. At each side is a vase-shaped five-stringed lyre sur-

mounted with valveless trumpets. This note was overprinted "100 new francs" in 1958 as a provisional issue after France revalued its currency, and reappeared as a regular 100 new francs issue between 1959 and 1964.

More than a century earlier was the Kingdom of Prussia 500 Thaler Courant of 1835 (L14). This Prussian Treasury Bill, printed in French and English as well as German, shows the denomination, centre, in large letters, flanked by two columns each of an allegorical woman with two cherubs. The cherub on the far right is playing a wishbone-shaped lyre with simple cross-bar extending through the arms and having five strings. A slender similar instrument being played by a female can be seen in an appealing engraving on the 1866 Austrian Staats-Central-Casse 5 gulden (L15), and another example of a seven-stringed lyre is on the back of the 1 dollar note series issued in 1904, 06, 13, 23, and 25 by the Hong Kong and Shanghai Banking Corporation (L16).

The National Bank of Belgium issued an elegantly engraved note of 500 francs/100 belgas (L17) in 1887 which shows women and cherubs in various allegorical representations. One on the right is holding within her cloak a lyre, the upper arms and cross-bar of which are just visible. There were several issues of this note until 1908, then from 1910 until 1915, 1927 to 1936, and 1938 to 1943, the difference being mainly in signatures. An equally attractive Belgian note, though much smaller in size, is the 100 franc note issued between 1962 and 1974 (L18). On the back is a hunter with bow and arrow holding an intriguing looking instrument with exaggerated curved arms with just enough room between them for the strings. These, however, seem to be across a fingerboard, and if this is so, it is not a lyre but a lyre-guitar. Lyre-guitars were popular in the early and middle nineteenth century, but unlike the illustration on this note the arms were not always joined by a cross-bar. A number of lyre-

guitars of various shapes and sizes have survived, and this example makes an appropriate link to the next group of instruments.

OTHER STRINGED INSTRUMENTS

As long ago as 1869 the Banco de la Provincia de Buenos Aires issued a 50 peso note (S1) which showed in the left corner a Gaucho playing a guitar. This continued until 1874, with different underprinting from 1874 to 1877, and from 1877 to 1883 with a different centrevignette—an engraving of the cherub Bacchus by Girsch which has been used on several other notes. The gaucho does conjure up the pampas and is a good motif for an Argentinean bank note. Mexico is another Latin-American country to have issued a note featuring this instrument, the 1 peso (S2) of the Banco Internacional e Hipotecario, Mexico City. This is a charming study of a boy playing the guitar. The exact date of issue is uncertain, but sometime in the later nineteenth century. Strangely no other Latin-American country seems to have produced notes showing the guitar, nor even the most likely country, Spain. It is from the other side of the world that the next example comes; the South Pacific.

The Institut d'Emission d'Outre Mer, New Hebrides, issued a 100 franc note (S3) from 1965 to 1971, and in 1972 with different printing, showing on the right a girl with garland in hair playing a small guitar. This is a multi-colored note which, in spite of the fact that the guitar was not indigenous to this part of the world, somehow evokes the atmosphere of the country of origin. This same design was used on other notes, one an issue from Noumea for New Caledonia in Melanesia, another from Papeete for Tahiti in Polynesia. These territories remain affiliated to France. On the back of the 1972-79 Bank of France 10 franc note (C12) is a study of the composer Berlioz showing the head of a guitar, the solid type with pegs

straight through. Berlioz is credited with being a more than competent guitarist, and scored the instrument in several orchestral works.

I have only traced one listed example of a mandolin. This is the 50 colones of the Banco Internacional de Costa Rica (S4). It appeared in 1914, was reissued in 1919, and then from 1927 to 1932 in different colors. There are, however, some examples in German notgeld (see explanation in the Composers section). The 25 pfennig dated 1 Apr 1921 Bad Sachsa am Sudharz (S21) shows a youth playing what seems to be a six-stringed mandolin. On the back is a drawing of two boys and two girls walking, playing guitars. The companion 75 pfennig omits the guitar design on the back. Three notes from Kahla, of 25, 50, and 75 pfennig denominations each show on the back a different design of groups of children and youths with guitars and mandolins, and a bathing and boating river scene featuring a girl in swimming costume with a guitar is on the back of the 50 pfennig from Rehmen, 1921 (S25). The 75 pfennig 'Lund Schobull' shows a caricature of a singing guitarist with a howling dog (28).

On a number of stringed instrumental illustrations on bank notes, particularly of Eastern Europe and those of an allegorical nature, it is not easy to determine precisely which instrument is depicted. Rebec, theorbo, cittern, tambura, chitarrone, cobza, gadulka, ud, and uti are but a few of the many variations of lute-like instruments, quite apart from regional variations. If allowance is also made for artistic licence taken by engravers the problem of exact categorization is apparent. Thus the 1893 10 dinara of the Chartered Bank of the Kingdom of Serbia (S5) pictures a seated woman playing a cittern shaped instrument with an arched bow. Another Serbian note, the 1941 50 dinara of the National Bank (S6), though much later, shows a man playing a very similar instrument. In both illustrations the

instrument is played resting on or across the thigh, with the bowing action lower than the fingering position. This instrument could well be a gusle, a Slavonic folk-fiddle descended from the long-necked lute. It was made from a single block of hollowed wood, the belly historically of dried sheepskin. Normally a single-stringed instrument as illustrated on these notes, an additional string was sometimes added and tuned a tone below the first.

The tiny Hungarian 5 pengo note (S7) of 1939 shows on the back a courtier strumming a form of folk-lute which could have been derived from any number of mid-European plucked instruments. This particular one appears to have three strings, and as this note was designed by the Hungarian engraver Edre Horvath, a lover of folk art and at one time nominated Inspector of the Hungarian National Band, one must assume that the details of the instrument are correct. An earlier Hungarian note, the 1932 50 pengo (S26) shows on the back a horseman who appears to be holding an instrument resembling a lyre or lute. Another version of a long-necked small-bodied lute can be seen on the 1 peso/dollar note of 1912 by the Banco Nacional de Santo Domingo (S8). Here it is being played by a seated lady. This is a fine engraving by E.T. Loizeaux, a well-known American who designed for the American Bank Note Company. For over fifty years. Santo Domingo, in the Dominican Republic, was the oldest White settlement in the Western Hemisphere. The Banco Consolidado de Chile, which opened in 1876 and closed soon after, issued a few notes, one of which was the 5 pesos of 1877 (S9). This has been listed as showing cherubs playing musical instruments.

A much duplicated note is the 20 soles issued by the Compania de Obras Publicas y Formento del Peru in 1876 (S10). This pictured on left a reclining woman with what appears to be a long-armed lute with the neck at the side instead of a central

location, and the body straight on one side and waisted on the other. Unless this is an optical illusion it is a most unusual instrument. However, it is a fine engraving, probably the work of the well-known engraver Alfred Jones, who was born in England and emigrated to America in the 1830s, and during a long life designed much for the A.B.N.C. This particular note was printed by the National Bank Note Company, but when this same design appeared on the Chilean Bank of Melipilla 10 pesos note in 1887 the printer was the A.B.N.C. The following year and until 1909 the National Bank of Mexico used it, again printed by the A.B.N.C. Five years later, and in different colors, until 1912, the Canadian Bank of Commerce used it on a 50 dollar note and later issued it on a 5 dollar note for Trinidad in 1921. The same bank produced a similar note for Barbados in 1922, also printed by the Canadian Bank Note Company. After the first Peruvian note in 1876 all the other country's issues have the design in the centre. The Ud, a short-necked lute, is shown on the 1987 10 dirhams note issued by the Moroccan Bank AL-Maghrib (S30). It formerly had four pairs of strings played with a quill or plectrum, but this illustration shows six pairs, and unlike the classical lute is unfretted.

Considering the popularity and widespread use of the violin, and its pride of place in the orchestra, it is surprising how few notaphilic examples there are. The Banco de Portugal 10 mil reis ouro (S11) of 1908 and 1910, a really superb engraving, shows five men depicting Sculpture, Painting, Literature, Music, and Drama. The musician is playing the violin, and the whole is a splendid representation of the arts on a Bank note. A violin can be seen among a variety of artifacts along the lower back of the Romanian 1000 lei of 1934 (S12), a pastel shaded note of intricate design and larger than average size.

The Austrian National Bank 100

schilling 1960 which is mentioned in the Composers section (C7) also features quite prominently a violin and bow draped with a scroll of music manuscript, and another violin with bow partners the clarinet on the back of the German Federal Republic 20 deutsche mark note of 1960 and a similar note of 1970 (see Woodwind Section (W15)). Other violin notes have been reported which I have not seen, but there are notgeld examples. The Arnstadt 1921 50 pfennig, prefix "n" (S17), a somewhat macabre design, depicts a dancing skeleton playing a "bone" fiddle with a "bone" bow, and a more prosaic violinist is on the 1 mark from Ennigerloh (S18). Two different poses of a violinist are also illustrated in chapel scenes on the 1921 50 pfennig from Emund.

The viol, which preceded the violin, was only superficially similar to it. It differed in several aspects of design and construction and usually had six strings, occasionally five, and on the bass viol sometimes seven, and employed a fretted fingerboard. A good example of this instrument provides the background on the 1981 Belgian 1000 francs described in the Composers section (C15). It is problematical from this illustration to say whether it is a treble, tenor, or bass, but in view of the slope of the shoulders and the rose hole probably the latter.

On the face of the 1972-9 French 10 franc note (C12) previously mentioned in this section illustrating the guitar, double-basses can be clearly seen at the extreme right, possibly the only regular notaphilic example of this instrument. There is, however, one on the notgeld 50 pfennig from Stutzerbach (S19). There is also a notgeld example of an early 18th century cellist, on the 1921 Megeburg 10 pfennig (S27).

A brief return now to non-orchestral, in the Western sense, stringed instruments. The 10 yen note issued by the Great Japanese Imperial Government Paper Currency in 1873 (S13) was one of their first Western-

style notes and reportedly illustrated musicians. One hundred years later the Central Bank of Mauritania in its first issue produced a 1000 ouguiya note (S14) which showed on the back two musicians, one playing a type of kettledrum with the fingers, the other a folk-lute or angled harp. The strings on this unusual instrument are attached to the fingerboard by pegged frets, and culminate in the same plane on to a gourd-like belly and soundbox. The player fingers with one hand and plucks with the other. This differs from the normal harp-lute like the kora in West Africa, in which the strings have movable rope frets and are fixed at the base of the belly after traversing each side of a high bridge. On this instrument the open strings are plucked with both hands, as in a harp.

The following year, in a new issue, the same bank's 100 ouguiya note (S15) also showed two instruments, one similar to the harp-lute in the previous issue, the other a skin-bellied folk fiddle slightly reminiscent of the Turkish iklig, which is also played with an arched bow but has three strings compared to the one of this instrument. A similar instrument, a gourd-bellied 1-stringed fiddle, also with an arched bow is shown on the 1977 100 escudo note of the Cape Verde Islands (S29), and a stringed instrument resembling an Indian vina but with only one resonator and what seems to be a bow, is shown on the Seychelles 10 Rupee note described in the section on percussion (P17).

The 1975 fourth issue of the National Bank of Laos 5000 kip note (S16) has a group of seven musicians playing typical instruments of the country. These include one bowed, not unlike the Chinese hwuyhyn, and one half hidden, which, from the player's position also looks like a bowed lute or fiddle, possibly a se-u. Other instruments illustrated on this note are described in the Percussion and Woodwind sections.

To be continued in the next issue.

When Shreveport Issued its Own Currency

by Charlton E. Meyer Jr., I.B.N.S. #5962

Shreveport, Louisiana was incorporated in 1839. Within ten years the new town was following the step taken by many communities during the 19th Century—the issuing of its own currency.

It was on July 19, 1849 that the town's governing body, the board of trustees, passed an ordinance providing that "notes of the Corporation of the denominations of one, two and three dollars, shall be issued in payment of all demands allowed by the Board against the Corporation, which said notes shall be specie equivalents, and for the payment of which the faith of the Corporation shall be pledged."

This was not an unusual step for the town to take.

When a bill was due, the board of trustees would draw a warrant on the city treasurer. This was much the same as drawing a check on a bank, except that Shreveport had no bank at the time. When the warrant was presented for payment, the ideal situation would be to pay it in cash. Often, however, expenditures had to be made before taxes came in. One solution was to issue notes, or scrip, that could be paid in lieu of money.

They could generally be redeemed in U.S. currency on a specified date—or be used beforehand to pay obligations due the

town. In 1853 another alternative was added. When Shreveport's scrip was presented in amounts of \$25, \$50 or \$100, it could be exchanged for a bond paying 8% and maturing in three years. While still in circulation, the notes could, for the most part, be used as regular currency.

The scrip, when exchanged or redeemed, would be recorded and then burned in the presence of the town clerk. The minutes of the next board meeting would reflect the number of notes so cancelled. The town was therefore able to keep accurate records on the amount outstanding.

During the early 1850s, Shreveport issued scrip in modest amounts. As the town and its needs grew, so did its monetary requirements. As the fifties drew to a close, many more notes began to appear. But it was during the sixties that Shreveport's money production reached its peak.

In 1860 Shreveport became a city—and in a roundabout way. Its original charter was unchanged, but Legislative Act. No. 87 of 1860 provided "that all suits or other legal proceedings instituted either for or against the town of Shreveport, shall be brought as follows, to wit: The City of Shreveport versus, or is a defendant, versus the City of

Shreveport." It was signed by Governor Thomas O. Moore on March 26. All notes after that date were done so in the name of the City of Shreveport.

A more important change took place in 1861. In January, Louisiana seceded from the United States. Most Louisianians, and Shreveporters as well, had hoped that somehow the Union might be held together. Perhaps local feeling was best expressed by this editorial appearing in the February 6 issue of the *Shreveport South Western*:

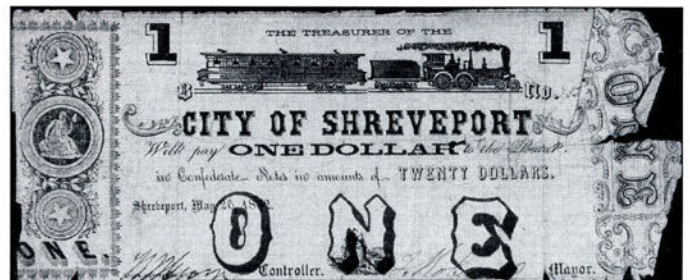
"As Louisiana is no longer a member of the Federal Government, we this day, as orderly citizens, lower the 'Stars and Stripes' from our mast-head! It is with heart-felt emotions, better imagined than portrayed, that we fold the saucy looking 'Star Spangled Banner' that we have always loved, and place the precious memento under our pillow."

The switch from United States currency backing to Confederate currency backing presented problems to Shreveport, but it did not slow down the issuance of new notes. In May 1861, the city placed \$10,000 in circulation, the largest single amount to date. This scrip was, as in the past, in \$1, \$2 and \$3 denominations.

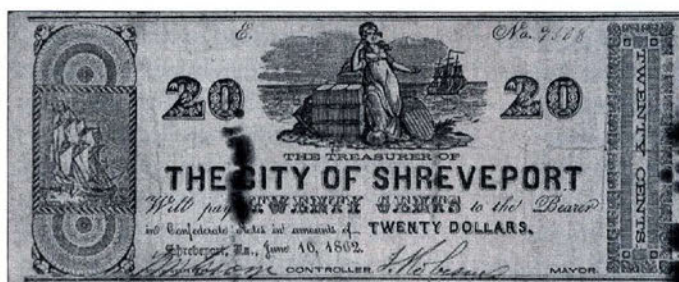
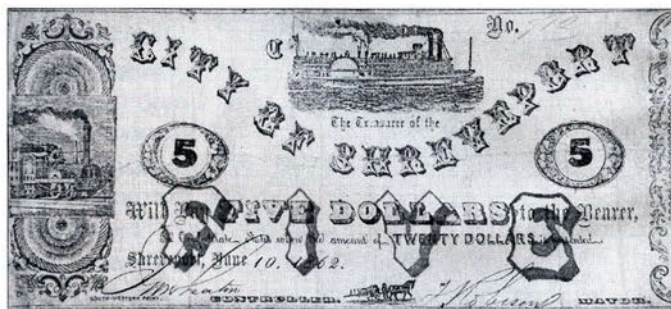
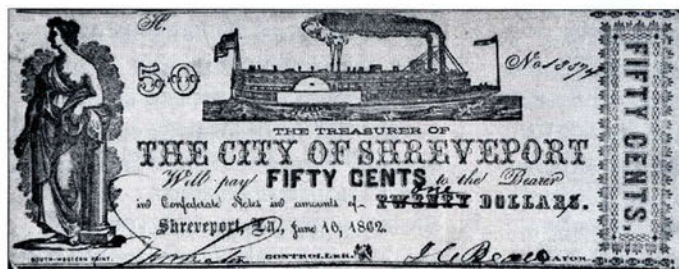
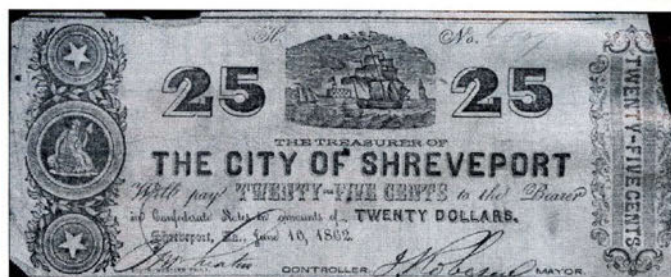
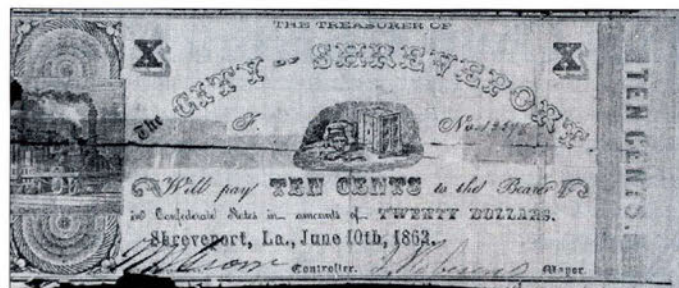
Specie, or coin money, was



\$3 note of the City of Shreveport, March, 1862. Shreveport was under Confederate control at this time.



\$1 note of the City of Shreveport, March, 1862. Shreveport was under Confederate control at this time.



The June 10, 1862, issues of Shreveport notes. The notes were issued while Shreveport was under Confederate authority.

that banks cease paying in specie. Only Confederate currency was to be used, but it was only partially satisfactory.

Something had to be done to provide change. As an attempted solution, the State of Louisiana, the City of New Orleans, many parishes, and smaller towns were printing their own currency - primarily in the smaller denominations. To add to the chaos, stores, bars, railroads and similar businesses were issuing their own notes. In New Orleans, the situation became particularly acute. At first, merchants refused to accept the so-called "shinplasters," but were soon compelled to do so by the city council. As there was little behind the money, inflation was quickly setting in.

The mayor and trustees of Shreveport in December 1861 were likewise forced to take steps to insure an adequate supply of currency in the smaller denomina-

tion. They were soon putting 5, 10-, 20-, 25- and 50-cent denominations in circulation along with the older \$1, \$2 and \$3 bills. As new currency took the place of the coin change, it was appropriately referred to as "change notes."

The city fathers were determined to see that their notes had sufficient support. On December 13, 1862, they specified that all bills be backed by "Confederate notes, Louisiana Bank notes, gold and silver to be placed in the Corporation treasury..."

Not only the Confederacy, but the United States was having difficulty with gold and silver going into hiding. In 1863, the Federal Government issued postage currency in 5-, 10-, 25- and 50-cent paper notes. The following year, this was modified somewhat as "fractional currency" went into circulation. They were not completely interchangeable with regular currency, but could be used for

"payment of all dues to the United States less than five dollars, except customs..." Also, the fractional currency could be exchanged for United States notes when presented "in sums of not less than three dollars."

Shreveport and other towns using their own fractional currency generally followed the same procedure for redemption. On one Shreveport issue, for example, the city would exchange the small bills for Confederate notes at any time when presented in amounts of twenty dollars. Although this was a minor limitation, it was sufficient to keep the change notes, which had no definite redemption date as did the earlier scrip, in circulation longer.

New Orleans fell in April 1862. By May the Union commander, General Benjamin F. Butler, ruled Confederate notes and other scrip could no longer be used as legal tender. Although the City of New Orleans began redeeming the scrip which it had issued, the

privately-printed notes became worthless. In spite of the New Orleans experience, the use of such currency increased in other parts of the state. Yet, as each additional bill was printed, it depreciated the value of those already in circulation.

By 1863 Shreveport had become not only the center of activity within the state, but for the entire Confederacy west of the Mississippi River. In April General Edmund Kirby Smith moved his Trans-Mississippi Department headquarters here. The following month Governor Thomas Overton Moore relocated the Louisiana capital here as well. Even though Louisiana's currency was now issued in Shreveport, the local demand for the city's change notes continued. In fact, two new denominations were added, \$5 and \$10.

In the fall of 1863 Missouri's exiled government was domiciled in Shreveport briefly. By year-end, however, it had moved on to Marshall, Texas.

Henry Watkins Allen was inaugurated as Governor of Louisiana in January 1864, and went on to become one of the South's greatest leaders. Among his achievements was the stabilization of the state's finances. One step was the establishing of a state store in Shreveport where needed articles could be purchased at reasonable prices—and with Confederate or Louisiana currency. In addition to keeping prices down, he was able to take large sums of money out of circulation. This, in turn, tended to make the remaining currency appreciate in

value.

Because of Governor Allen's practices, Confederate money had greater acceptability in the Shreveport area than elsewhere in the Confederacy, and Louisiana's currency was still more desirable. As Shreveport's change notes were readily exchangeable into either, they also remained in demand.

The Governor tried to further tighten control of money by suggesting that all other issuing agencies within the state call in their notes. With the uniform use of Louisiana notes and fractional currency, he reasoned that transactions would become simplified. His idea seemed logical, but met with only moderate success. With the weaker currencies, the issuing agencies were unable to pay off their notes. With the stronger currencies, such as Shreveport's, the people were content to keep using it.

Although Shreveport remained in Confederate hands during the entire war, the end finally came. By mid-1865 the community was firmly under federal control. The United States flag even returned to the masthead of the *South Western*. But for the board of trustees, the picture looked bleak. The Confederate and Louisiana notes, held in the city treasury to cover the redemption of change notes, were now worthless. Banks, institutions, parishes and municipalities all over the South were defaulting on similar money—and in the process, going broke. Thus these bills

in the hands of collectors today are referred to as "broken bank notes."

In Shreveport's case, the full faith and credit of the city remained behind the notes which had been issued. Although it would not be easy, they would be redeemed when presented. The people, fortunately, had sufficient confidence in the city. There was no run on the treasurer to exchange the notes.

The United States itself, through excessive issuance of "greenbacks," was likewise having its bout with inflation. It perhaps would have been the ideal time for the city to slow down its monetary program. Shreveport had many needs, but few funds with which to secure them. So in 1865, the trustees found it necessary to issue more change notes—while, at the same time, redeeming the older ones tendered to them.

In 1866 still more change notes were distributed. This put a further strain on the city's finances, but it had to be done. Rebuilding the community was expensive. One frequently-mentioned expenditure, for example, was the "McAdamising" or "Macadamising"—blacktopping—of the downtown dirt streets to accommodate the increasing commercial activities.

In addition to change notes, Shreveport decided to issue short-term scrip, much on the same order as pre-war scrip. They could be redeemed only after six months, but



\$1, 1865 "change" note issued on Shreveport. They were issued under Union authority.



25 cent, 1866 "change" note issued on Shreveport. They were issued under Union authority.

might be applied to city licenses and taxes prior to that time. All of the 1866 scrip was in denominations of \$5 or more.

The city's resources were called to stimulate the resurgence of transportation and industry. Shreveport loaned the Southern Pacific (today's Texas and Pacific) Railroad \$2000 in bonds and scrip to help complete the tracks from Marshall into Shreveport over the Vicksburg, Shreveport and Texas right-of-way. Also in 1866 the city subscribed to stock in the new Shreveport Gas Light Company, using scrip and change notes.

In 1867 the six-month scrip took a new twist. It was to be interest bearing (at 8%), but could be used for payment of municipal obligations only after its maturity.

Both the war years and the post-war years were trying ones for the city. The demands of the times had necessitated the issuance of \$62,287.50 in change notes up to May 1, 1868. On that date about half of that amount was still in circulation. In addition, there was \$11,540 in interest-bearing scrip still outstanding.

The change notes had served well. They not only provided a means of borrowing for the city, but also furnished the vitally-needed small change. But now the needs began to disappear. The city's fiscal condition was improving. Private banks were beginning to appear in Shreveport. Perhaps most important, United States coins and

fractional currency regained status as a more universal medium of exchange—an exchange that was necessary as Shreveporters resumed trade with other parts of the Union.

Redemptions picked up. By April 1, 1870, only \$2669.05 in change notes and \$3450 in interest-bearing scrip remained in circulation. A year later most of this was exchanged. Only a few bills were left unredeemed.

The board of trustees, which had done such an outstanding job in stabilizing the city's economy, was to be replaced. A new charter, passed by the Carpetbag Legislature, placed the government in the hands of a mayor and four administrators.—the first group of which were appointed by the Governor. Early 1872 council minutes refer to some items being paid in U.S. currency, some in city currency. Without the confidence of the citizens, however, any attempt by the new city officials to issue money was to be short lived.

The city had done just what many other southern communities had done during that era, but with one major difference. While most other towns and cities were defaulting, Shreveport continued to redeem every note presented for exchange. Considering the transition that had to be made from a United States to a Confederate, then back to a United States monetary backing, this was quite a financial accomplishment.

My thanks go to Mr. Tom Ruffin of Shreveport, without whose help this project would have been impossible.

*Letters to the Editor—
Continued from page 6*

Dear Editor,

Please note the following article which appeared in the *Herald Sun*, on Wednesday, October 23, 1996

*Ben L Baldwin, I.B.N.S. #5469
P.O. Box 135
Cardross 3496
Australia*

Train Robber Biggs' Noteworthy Effort

Big bad Ronnie Biggs may go to heaven after all—for the help he gives to Victoria's worthy International Diabetes Institute.

The 67-year-old Great Train Robber has provided the institute with a fundraising scheme that is entirely legal, and is a bit of a world-beater.

"We buy English pound notes that were in circulation at the time of the Great Train Robbery in 1963 and send them to Ronnie in Brazil," institute spokesman Claude Sanicki explained yesterday,

"He signs and returns them, and sometimes adds a personalized message. We frame them, and they sell like hot cakes." Or hot notes.

The benefit lies in the fact that an old pound note can be picked up for about \$5. But with Ronnie's signature, they bring up to \$1500.

"It all began when we wrote to famous people asking them to send us signed cheques to auction," said Claude.

"We wrote to Prince Charles, the Pope, Boris Yeltsin and Jacques Chirac. But none of those sent cheques.

"We also decided to write a few notorious people—Christopher Skase, O.J. Simpson and Ronnie Biggs.

"But Ronnie was the only one to respond, and his cheque sold immediately for \$1500.

"I telephoned him to ask if he would send us a few more, but he explained that he no longer had a cheque account, and suggested old English pound notes instead."

So far, Ronnie—despite such recent distractions as sympathising with the Carlton footy team and dining with Gough and Margaret Whitlam—has diligently signed and returned all notes sent to him by the institute.

continued on page 52



1862, \$2 Town of Shreveport, issued under Confederate authority.

Money Used in County Limerick Ireland

by John Glynn, I.B.N.S. #258

INTRODUCTION

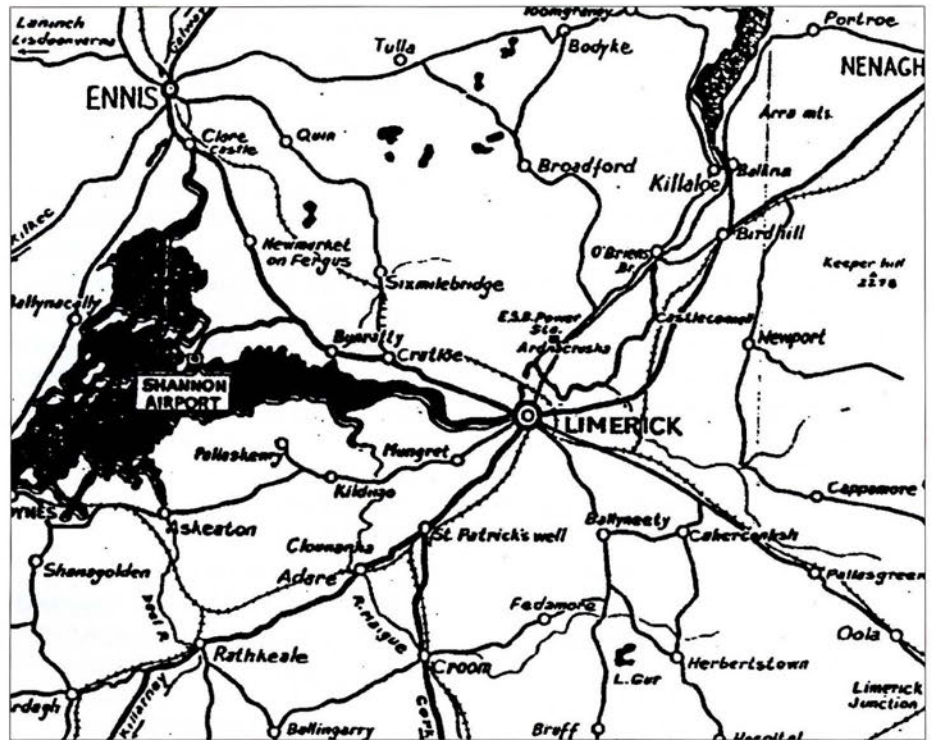
Ireland is a small country consisting of 32 counties. In 1922, 26 counties formed into a republic, while the remaining six chose to remain under British rule. Limerick is in the republic part of Ireland and is the third largest county. (Dublin and Cork are the largest.) It is separated by the River Shannon on the north, County Clare in the south and bound elsewhere by counties Tipperary, Cork and Kerry. Limerick is 160 miles south of Dublin, the capital, and only 20 minutes from Shannon airport.

The tourist attraction in Limerick is a fine bridge over the River Shannon which separates Limerick City and Thomongate. On one end of the bridge stands a massive round tower of an ancient castle. On the other end is one of the sights of Ireland, a big rough boulder mounted on a plinth. This is the famous Treaty Stone.

From 1106 to 1174 Limerick was the seat of Thomond, an Irish Chieftain. Richard I granted Limerick a charter in 1197, after it came under English rule in 1170 when King Henry II conquered Thomond and rewarded his Norman followers with Irish estates. Ireland remained under English dominance till 1922 when it became a free state.

IRISH COINS

The first coin struck in Ireland, by a Norse king known as Sihtric III, is considered to date back to about 1000 A.D. It is was not until 1199 to 1216 that the first coins were struck in Limerick as well as in Dublin and Waterford, under the reign of King John. These included silver pennies, half pennies and farthings (quarter pennies). The coins were of an elementary design with a small



County Limerick, Ireland

cross.

Between 1463 and 1465 King Edward ordered new coins bearing his name and Irish title, to be minted at Limerick, Waterford and Galway. The obverse bears a crown, and an inscription was added. Between 1509 and 1547 King Henry VIII of England introduced the harp on all Irish coins. This remains today a distinctive symbol on all coins minted in Ireland.

A gap of almost 150 years elapsed before Limerick struck her next coin, under the reign of King James II, a Catholic who ascended to the throne of England in 1685. It seemed James favored the Catholic people, which made him unpopular with the rest of the country. He was old and turned to his oldest daughter, Mary, to take the throne. Mary was a Protestant and her husband was

William of Orange, King of Holland.

On June 10, 1688 a son was born to James' queen. Under English rule the male child would inherit the crown before the older sister, which would probably mean that England would have to look forward to a long reign of Catholic kings.

A group of prominent men in church and government sent an invitation to William of Orange to come immediately to England, to defend the Protestant cause. William arrived with an army, and, as he marched to London, nobles joined him. James, with his army, decided to march towards William to stop him.

Unfortunately many of his officers decided to change sides and join his son-in-law. James' army was not fit to meet William of Orange on the battlefield, so he was left with

no choice but to leave England with his wife and son and flee to France. Because no lives were lost as a result of William's invasion, the event became known in history as the "Bloodless Revolution." With James gone, the Dutch-born William of Orange became King of England in 1689 and remained as such till 1702.

King Louis XIV of France was a bitter enemy of William of Orange. James, passing through France, unfortunately was short of money, and war was an expensive business. However, he had no problem obtaining some financial aid from the king of France for his trip to Ireland. He also received from King Louis a handful of French troops. Upon landing in Ireland, James found a volunteer army awaiting him, and the Irish Parliament acknowledged his claim as king.

Meanwhile, the new king, William of Orange, had sailed to Ireland with a mercenary army of Danes, Germans and Huguenots. From the Boyne it was an easy march for William into Dublin and Ulster. Leinster fell into the hands of the British while John Churchill, the famous Marlborough in Munster, captured Cork and Kinsale. The Irish army fell back across the River Shannon where they held the bridgehead at Atlongue, and the main army took up its stand in Limerick under the command of Patrick Sarsfield.

With Sarsfield, a great patriot and fearless soldier in command, James once again fled the city and returned to France. Sarsfield, who learned his soldiering under the British Army, had 20,000 foot soldiers and 500 horsemen under his command.

BATTLE OF LIMERICK

The remaining Irish army began preparing to defend Limerick. The garrison worked day and night to strengthen the walls of the city, to mount cannons and to store ammunition; they were ready for the enemy.

William's forces attacked the city of Limerick. They broke the walls and he sent 10,000 troops in to take the city. After several hours the fight swayed back and forth through the streets. Three times the British Army charged on Limerick and three times they were forced back to the city walls. When night fell, 2,000 British troops lay dead or dying. This was the first siege of Limerick.

On August 25, the second siege of Limerick opened with a barrage of cannon fire from the British Army. The city was surrounded, but it held on through September. On October 3, an honorable peace agreement was reached. It was on the large slab of stone (known as the Treaty Stone) at the bridge head that Patrick Sarsfield signed the famous treaty of Limerick.

Sarsfield, the Irish hero, was later killed in the Battle of Landen on July 29, 1693. He was struck from his horse by a musket ball. Sarsfield still fills a place in Irish history.

GUN MONEY

In Ireland, James found himself in some pecuniary difficulties. In order to pay and equip his Irish and French army, he needed financial help if he was to regain the British crown from the Protestant king. He collected old cannon shells, kitchen utensils and any scrap metal available to melt down, and from this emergency metal tokens were minted in Limerick and Dublin. These tokens were known as the famous "gun money" of 1689/90. Gun money was a serious imposition upon the Irish people. No king had ever forced an issue of token currency on his people. In fact, the money was, in effect, promissory pieces to be redeemed in gold and silver after James was restored as king.

In the absence of gold and silver, James managed to get his hands on about 3500 pounds worth mixed based metal which he made into coins which consisted of crowns, half crowns, shillings and sixpences.

He valued the coins at about a million pounds of sterling. As the supply of metal started to decrease, he caused the base half crown and shilling to be restruck in smaller sizes. He issued the half crowns restamped as crowns, increasing his liability to a million and a half. Unlike any other coins, the gun money, except the crown, had month as well as year stamped on it. However, as the new year occurred in the middle of March at that time, coins minted in March could represent the years 1689 and 1690 for the same month.

It was in the same month of March 1690 that the scarcity of base metal became so great that James had to reduce the weight of his coins. Apparently the money was calmly accepted by both political parties in Ireland. The coins continued to be struck until October. They showed a profile portrait of King James II.

Thirteen months after the money had appeared, the army of King William of Orange met James and a decisive battle was fought. The Stuart king watched his Catholic army being defeated at the Battle of Limerick. James fled once again to France. His son-in-law was not about to take up the financial responsibility of a lot of worthless coins.

Later, in the year 1690, he decreed the money to its intrinsic worth. The large half crowns became a penny, the smaller became three-farthings. Pewter pennies and half pennies were redeemed at half their value. By the end of the year it was demonetized and its holders took a sizable loss.

Traders would not trust gun money and required goods purchased with gun money be paid at treble the price of ordinary money. There were also complaints that while the Irish Volunteer Army was paid in worthless coins, the French troops were being paid in silver brought over from France.

BANKING

Banking in Ireland commenced during the reign of King Charles I (1625-1649). The money lenders, known as goldsmiths, were the forerunners of the banking system. They accepted money on deposit, lent it to the borrowers and provided short term credit for the merchants. There were many merchants with whom private individuals lodged money and who performed the vital banking functions of short term credit. A merchant or agent with no credit could purchase a bill of exchange from the bank. Bankers lent money on security for bills of exchange.

Banking crises during the eighteenth century were blamed on agriculture and general difficulties in the economy. The bad harvest in 1726 and the adverse exchange rate to the Irish currency led to the most serious financial failures, which included bankruptcies. A sharp rise in grain imports brought serious damage to the economy. The crisis deepened even further by the spring of the following year. The harvest of 1770-71 was another disaster which followed, causing a number of bankruptcies to many merchants. This caused a change in the banking system.

A banking act was inaugurated in 1782 and established the founding of the Bank of Ireland. The act stated that no person was to subscribe more than £10,000. If debts were encountered greater than the capital, the proprietors were to become personally liable to the creditors in

proportion to their contribution. The bank was not permitted to borrow or lend money at a rate of interest exceeding five percent or to engage in any business other than banking.

In 1783 the Bank of Ireland issued its first paper money in 16 different denominations, consisting of 10, 15, 20, 25, 30, 40, 50, 60, 70, 80, 90, 100, 200, 300, 400 and 500 pounds. The notes were printed in England and comprised of 12,700 notes valued at £882,500 Irish pounds.

The Act of 1799 forbade the issue of bank notes of less than 5 guineas (5 pounds and 5 shillings) within the city limits of Dublin. Bankers outside the city were not subject to this restriction. Between 1700 and 1825 several private banks commenced business, issuing their own private bank notes in fractional currency. The notes were in odd denominations: 3 shillings 9 pence halfpenny (3/9 1/2), 6 shillings (6/-) and 9 shillings (9/-). At the time, 13 Irish pence equalled 12 English pence. By the Act of Parliament of 1825, the Irish currency became the same as the British Currency. The purpose of these issues was to make up for the lack of silver coins in circulation. All notes issued that were less than one guinea were known as "silver notes." Four such banks opened in Limerick during this period. They are described here.

BANK OF LIMERICK

The Maunsell family, consisting of Thomas and Robert, opened the first

bank in Limerick. They started the business in July 1789 which was known as the Bank of Limerick of Maunsell and Company and which remained open for over thirty years. The second bank opened in Limerick twelve years later, which meant that the Bank of Limerick (also referred to as the Maunsell Bank) had no competition during that first long stretch. The bank closed in 1820.

Bank notes issued by the bank came in various denominations. They showed the value in numerals in the upper right-hand corner, while the value in writing appeared in the lower left-hand corner. The Limerick City coat of arms appeared on the left and below the coat of arms was the name of the firm which printed the notes, "Ashley and Hall, London."

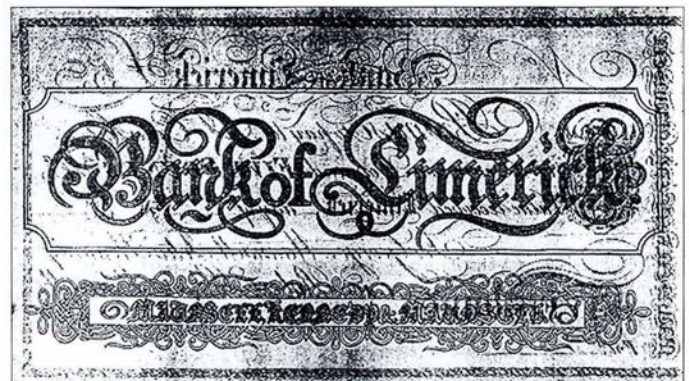
The date and serial number of the notes were hand written when the notes were issued. The signature only required one of the Maunsell, the other being John Kennedy who became a partner of the bank in 1804, and remained as such until the bank failure in 1820.

Some notes carried the bank's hours of operation. This appeared above the coat of arms, and the text stated as follows: "Payable from TEN TILL TWO" and below the coat of arms the text read "Friday Bank Holiday."

The back of the note also bore an ornate design which incorporated the text "Bank of Limerick" in large



Face of Bank of Limerick, 25 shillings.



Back of Bank of Limerick note.

letters running the whole length of the note.

LIMERICK BANK

In September 1801 Thomas and William Roche, brothers of the County Cork bankers Stephen and James Roche, gave up their successful business to set up Limerick Bank. The bank opened on Charlotte Way and moved to 96 George Street, where it remained till 1825. The Roche brothers were shrewd business men. During the 1820's crisis, when other private banks were drawing to a close because of the crisis, they managed to survive the storm.

The Roche family, which consisted of four sons, gained valuable business experience under their father and uncle, James and Stephen Roche, who opened a bank in County Cork in 1801, the same year the other two brothers, Thomas and William, sold their business in Limerick and went into the banking business.

From 1809 onwards, the public had more confidence in the bank, therefore, it began gradually taking over the position of the best bank in Limerick.

In 1820, eleven banks in Ireland closed. Among those were the Cork Bank in County Cork, run by the Roche brothers. Among the banks closed in Limerick was the Bank of Limerick of Maunsell and Co.

The closure put a lot of pressure

on the Limerick Bank. The Roche brothers, realizing that confidence was needed, put in the newspaper an announcement which was signed by a large number of influential citizens, showing confidence in the Limerick Bank. In order to gain public confidence, the Roche brothers began accepting bank notes from banks which failed. This was not sufficient, causing a run on the bank, therefore the bank had to stop payment.

The brothers realized that the day of private banks was over. They began to curtail the operation of their bank, and William found that public affairs were taking up more and more of his time. The bank closed in 1825.

The new savings banks which were operating all over the country were providing stiff competition to the private banks, and the one in Limerick was of no exception.

Thomas Roche decided to retire from the private banking business, and when the new provincial bank opened its Limerick branch on November 1, 1825, it moved into the Limerick Bank, and Thomas Roche was appointed local director.

Bank notes issued by the Limerick Bank showed no denominations. The value was written on the note by the bank when issued. The notes are identical in design regardless of value.

The illustration in the upper left-

hand corner is a female figure representing Hibernia holding spear and shield; on the shield is the Roche family emblem of three fish, with a sailing ship in the background. Underneath the figure is the family motto "mon dieu est ma roche" (My God is my Roche). Below the motto is the coat of arms of Limerick City. Below the coat of arms the following text appears "Payable from TEN till TWO," which were the bank's hours for business. "Friday Bank Holiday" appears in the upper right-hand corner; the notes were signed by both Thomas and William.

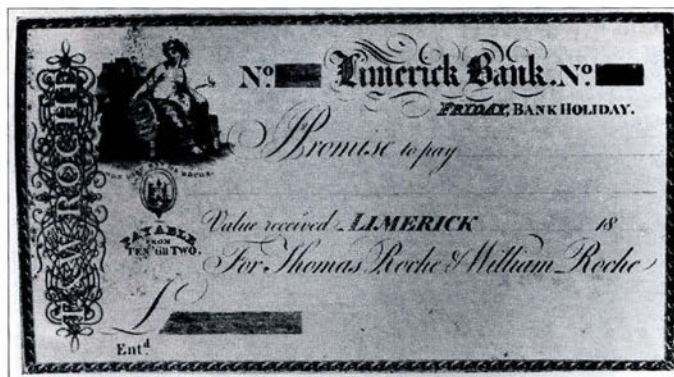
FURNELL'S LIMERICK BANK

The Furnell Limerick Bank was established on March 26, 1804. The partners consisted of Michael Furnell, Mathew Woodmason and Henry Bevan. They appear to have had very little, if any, experience in commercial or business knowledge before entering the banking system. The partnership lasted two years, as the bank failed on March 9, 1806.

Bank notes issued by the bank are known in only three denominations, 1/2, 1 1/2 and 5 guineas. On the 5-guinea note there is one small vignette on the left side. It shows a crest surrounded by vines and an unidentified bird perched on the top of the crest. Below the crest, in an oval shape, was the coat of arms of Limerick City. The note title is Limerick Bank, but it can be identified by the signatures of Furnell and Woodmason.



£1, Provincial Bank of Ireland note, 1825



Unissued note from the Limerick Bank.

GEORGE EVANS BRUCE AND COMPANY

This bank was known by several names before it settled on the name of George Evans Bruce and Company. In the early years it was known as "Evans Bank," later changed its name to "Bruce's Bank and changed again to "Charleville Bank." It was established in 1803 and its directors were Eyre Evans, Jonathon Bruce, William Roberts and George Evan Bruce.

In 1810 the directorship changed. William Roberts died in May and Eyre Evans withdrew from the bank the same year. The new directorship consisted of the Bruce family, George Evan Bruce, Jonathon Bruce and George Bruce.

With the failure of Furnell's Bank in 1806, George Evan Bruce opened a bank in Limerick under the name of "George Evan Bruce and Company." He had already opened the bank in Charleville and in 1811 he amalgamated the Charleville Bank with George Evan Bruce and Company.

I have been unable to locate or trace any notes issued by this bank. However, it is recorded (Reference D) that the bank circulated 32,221 bank notes under 3 guineas, 400 notes under 10 pounds and 1500 notes under 50 pounds. The bank also issued promissory notes amounting to approximately £35,000. Charleville Bank is known to have issued promissory notes and possibly bank notes, but there is no information available to confirm this. The bank operated for 15 years before it closed on May 29, 1820, five days before the Bank of Limerick.

The Financial Act of Parliament in 1825 saw the development of the Irish joint stock banking. This permitted a person or persons residing in Great Britain to invest English capital into the new banks, provided the head office was set up in London. The investment in capital shares was 20,000 shares of £100 each. The first bank was

opened in County Cork in September. By the end of the year, there were branches in Limerick, Clomnel and Londonderry. It took 36 years before another branch opened in Newcastle, County Limerick, commencing business in 1861.

WORLD WAR I

The outbreak of World War I in August 1914 altered the whole face of Irish history. Many Irish felt there was excessive control over their country by Britain and it was hinted that Britain wanted to conscript the Irish into fighting for them in the British Army. Although this created bad feelings in Ireland, conscription could not be enforced. However, this gave a minority group the opportunity to fight for Ireland's freedom. The uprising was planned by the Irish Republic Brotherhood to take place on Easter Monday 1916. The post office and other buildings were seized with about 1000 Irish rebels. British sentries, guarding Dublin Castle, court house and the headquarters of British Rule, were shot. When the Irish forces seized control of the post office, they flew two flags from the rooftop of the building, the traditional Irish one, green with a harp of gold, and an unfamiliar one. It showed the colors of green, white and orange.

The attack was led by Patriot Patrick Pearse for the volunteer forces and James Connolly for the citizen army. Pearse, a teacher by trade, proclaimed an "Irish Republic." He read a proclamation from the portico of the post office which declared that the Irish people wished to run their own country.

The British response to this was to send over a large military force under the command of General Maxwell. After a four-day bombardment by the British, the Irish rebels surrendered. The British had lost more than 100 men. As for the rebels, 15 were executed. Among them were Pearse and six men who



Eamon De Valera

signed the proclamation. Connolly was taken on a stretcher from Dublin Castle to an ambulance, which took him to Kilmaunham Jail. There he was placed in a chair, blindfolded and executed by firing squad. Eamon De Valera, another rebel, escaped the death penalty, as he was an American citizen.

After the great war ended on November 11, 1918, Britain wanted home rule in Ireland and met heavy opposition from the Irish people. In April 1919 De Valera was elected president of Sinn Féin Party, political wing of the Irish Republic Army (IRA). Between 1919-1921 over 2000 members of the IRA took up arms and attacked police barracks and individuals and seized government buildings.

In June 1920 Britain sent over armed troops from England to take the place of the police. These soldiers were known as the "Black and Tans" because of the color of their uniforms, and they in turn used extreme violence and terrorism against the Irish population.

Eventually, public opinion in Britain, tired of war, forced a

settlement. In June 1921 a truce was declared with 26 counties. The remaining six from Northern Ireland were given Dominion status. They remained under British rule, governed in Belfast, capital of Northern Ireland. By December a treaty was signed by both parties by which an Irish Free State was recognized, with full powers of self-government.

LIMERICK STRIKE NOTE

Meanwhile the people of Limerick were having their problems. In January 1919 a British court martial sentenced Robert J. Byrnes, from Townswall Cottage, Limerick, to 12-months imprisonment with hard labor. Byrnes, a local trade unionist, was known as "Sinn Fein," which indicated a trouble maker. Therefore, a squad of guards swooped upon his mother's house and there they found a revolver.

While serving his sentence, Byrnes objected to being treated as a criminal. He was an adjutant in the Second Battalion Brigade of the Irish Republic Army (IRA) and he was fighting for his country's independence. He should therefore be treated as a political prisoner.

The British authorities refused to acknowledge that Byrnes was a political prisoner. In order to change their minds, he and other prisoners went on a hunger strike. After three weeks without food, his health started to deteriorate. The British authorities did not wish to have a

martyr on their hands. With the help of six prison officers, he was removed to the Limerick Union Hospital and guarded by six officers day and night.

The IRA wanted their adjutant free and they knew it would be an embarrassment and bad publicity to the British in Ireland. A plan was arranged whereby 24 IRA men would enter as visitors to the general ward where Byrnes was kept. They would overpower the guards and free him. Word was passed to Byrnes to lie down on the floor during the interval phase of the raid.

On April 6 of the same year their escape plan was put into operation. During the shooting, one police guard was shot dead, another seriously wounded and the remaining four were wounded. The operation was nearly perfect. Unfortunately in the excitement Byrnes stood up and was shot through the chest by one of the prison guards. After overpowering the guards, the IRA wrapped Byrnes in a blanket and hastened to a waiting car. His rescuers were unaware that he was shot. They took him to a friend's home, where he died that evening.

Within a half hour of his rescue attempt, the British were searching the city and countryside for Byrnes and his accomplices. They maintained a watch on Byrnes' house and followed his mother everywhere. Mrs. Byrnes went to the

house where her son was being kept. They surrounded the area, rushed the house and found Byrnes dead. They arrested all the occupants, including Mrs. Byrnes.

Following the event, the British reprisal was a proclamation declaring the city of Limerick a military zone. Barricades were set up on all roads and bridges. Individual permits were issued showing name, height, weight, color of hair and date permit was issued.

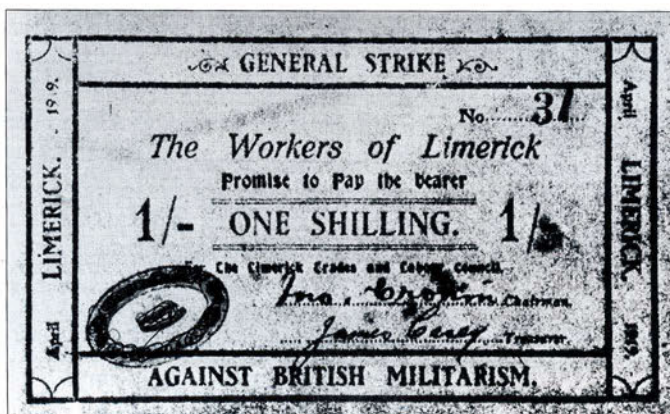
Life under British military rule became unbearable. The town people faced cannons, tanks and soldiers with fixed bayonets. Many were unable to get to work and earn a living. Something had to be done in order to draw the attention of the outside world to what was happening.

Limerick Trade and Labor Council, which consisted of 35 trade unionists, called a general strike. A contingency plan was put into operation, with committees taking control of food, finance, propaganda, permits and vigilance.

The subcommittee attached to the propaganda committee was responsible for printing and issuing money. It consisted of workers from the accounts department and large business firms in Limerick.

The monetary scheme was devised to alleviate all immediate distress and to make possible the purchase of food. The money was backed by the national executive of the Irish Labor Party and Trade Union Congress. Approved shopkeepers were able to accept the money, knowing that it would be redeemed by the Trade and Labor Council. The notes were issued purely for the strike. They were referred to as the Limerick Soviet notes. However, they were in no way connected to the Soviet Union.

The money was issued in denominations of 1 shilling (1/-), 5 shillings (5/-) and 10 shillings (10/-) to the tune of thousands of pounds. They were headed "GEN-



One shilling
Limerick Strike
Note, 1919.

ERAL STRIKE" and at the bottom of the notes was the wording "AGAINST BRITISH MILITARISM." The notes were dated April 1919, indicating the date of the strike. They were rubber stamped on the lower left side. A shamrock appeared in the center, surrounded by the words "MECHANIC INSTITUTE OF LIMERICK." The signatures were those of John Cronin, Chairman, and James Casey, Treasurer.

The chairman's signature appeared in two different handwritings. The note illustrated with this article shows the genuine signatures of John Cronin and James Casey. There has been no evidence to explain the two different signatures. There has been, however, a theory put forward that some appointed person signed the notes for the chairman in his absence. If this were the case, what about the treasurer's signature, as it was also changed from James Casey to J.M. Casey in a different handwriting? As no evidence has been put forward and until some is, this writer considers the J.M. Casey signature to be a forgery.

On the twelfth day of the strike, Chairman Cronin held a mass rally and announced that all people who required a permit to work would remain on strike. The rest of the people would return to work. This meant that anyone whose job was outside the military zone would be unable to work.

The strike had put a great strain on business outside the military zone and bad publicity over their handling of the problem, so the British authorities decided to end martial law on May 6 by lifting the barricades and withdrawing the military army which surrounded the city. The people of Limerick began returning to a normal life again.

The cost of the strike was estimated at £42,000 in wages and £250,000 in business turnover. The gain was that the world knew of the

harsh treatment the Irish received under British rule and that self determination of a free Ireland was needed.

After the strike ended, specimens of the Limerick strike notes were being exhibited as far away as New York and San Francisco, California, where Irish emigrants had settled. The notes were also exhibited in County Cork, Dublin and Limerick for all Ireland to see. When they were redeemed, there remained a surplus from a fund that had been subscribed to by sympathizers in all parts of Ireland. This money ended up being used purely for the county of Limerick.

The writer welcomes hearing from anyone who may have any additional information regarding these issues.

CREDITS

The author gratefully acknowledges with thanks the assistance received during research on the Limerick notes: Virginia Hewitt, Curator, Department of Coins and Medals in the British Museum, London, England.

Colin Narbeth, Founding member of I.B.N.S.

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Book Reviews

New Edition of The Canadian Government Paper Money Catalog

reviewed by Jerry Remick,
I.B.N.S. #366

The 9th edition of *The Charlton Standard Catalogue of Canadian Government Paper Money*, edited by Walter D. Allan, is now available at \$19.95 retail. It is available by mail to Canadian residents at \$22.95 postpaid and to U.S. residents at \$19.95 U.S. postpaid from the publisher, The Charlton Press, 2010 Yonge Street, Toronto, Ontario, Canada, M4S 1Z9, telephone (800) 442-6042.

The 317-page, soft-covered book is printed on 5 1/2x8 1/2 inch pages and contains 450 photographs. It catalogs all issues of Canadian Government paper money, starting with French colonial playing card money, issued 1685-1787, and continuing through the various issues of bank notes, including those currently in circulation. The various chapters catalog French colonial issues, army bills, provincial issues, municipal issues, Province of Canada issues, Dominion of Canada issues and Bank of Canada issues. The final two chapters cover special serial numbers of notes and paper money errors. An 8-page introduction includes a discussion of grading, a short historical section on Canadian Government bank notes, printing methods, the numbering of Dominion notes and the numbering of Bank of Canada notes.

Bank notes are evaluated in grades from Good or Very Good through Uncirculated condition. Photos of both sides of each type note are presented, as well as the following descriptive data for each type note: a description of both sides, color, issue date, printer and signature combinations. Background data are presented for each issue of bank notes.

Murphy's Law of Publishing

by Fred Schwan, I.B.N.S. LM #6

Murphy's Law of Publishing is that the instant that it is too late to change something in a book project, an important new discovery will be made. It is my opinion that this is not a mere coincidence. Somehow one is actually linked to the other! It seems to me that we might even try to twist Murphy's curse to our advantage by publishing something in order to generate some new discoveries!

An unnamed (perhaps we might start calling it Schwan or Swan?) corollary of Murphy Law of Publishing states that when the author, publisher, editor, and other persons associated with writing and publishing a book open it for the very first time, they will turn immediately to the most serious error in the book. This same error of course could not be found before publication in spite of the coordinated efforts of a host of people and more.

The first Strassburg Paper Money Show was held in September. Just moments before departing for this show, I delivered the final materials for our new catalog *Comprehensive*

Catalog of Military Payment Certificates to the printer so that work would start while I was on the road. That was the last of many deadlines for the project. Virtually every one of them had been broken as we attempted to have the book in the hands of collectors by the 50th anniversary of the introduction of military payment certificates (MPC) in September.

You can guess where this is going. Yes, I found some new material at the show.

Many of the vignettes used on MPC were used previously on other types of issues. We covered these duplications quite extensively in the book with several new discoveries. Even though we knew that we were far from discovering all such duplication, I was not prepared to find a significant new example the day after it was too late to get it into the book.

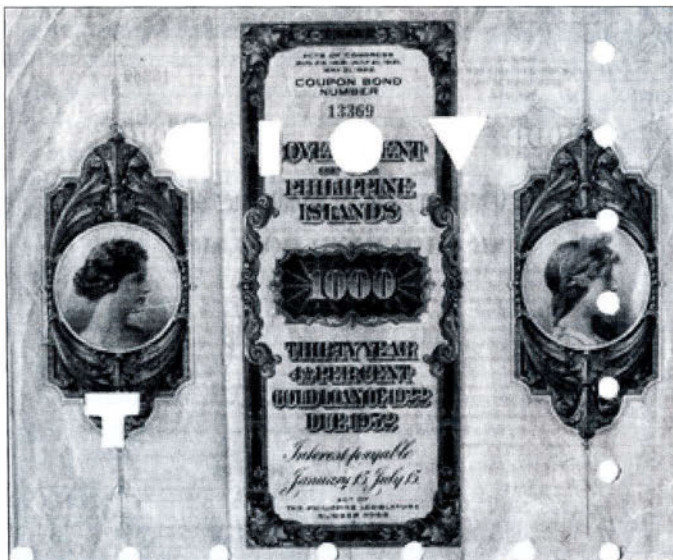
Very shortly after arriving at the show, I decided to examine the lots in the R. M. Smythe Co. auction. This itself was probably an omen, because I virtually always postpone

such important activity until the last possible moment which gets me into other trouble. By examining the lots when I did it was certain that Murphy would get the maximum effect.

After examining the lots of particular interest, I decided to take a brief look at some United States government bonds. I have only a casual interest in this area, but it seemed like the right thing to do. There were only a few lots, but they included things that I had never before seen. Indeed, that is why I wanted to examine them.

I about fell out of my chair when I looked at the back of the \$1000 Porto Rico, Public Improvement, gold loan, coupon bond. One of the vignettes was also used on MPC series 661 \$10 certificate. It is also one of my favorite vignettes.

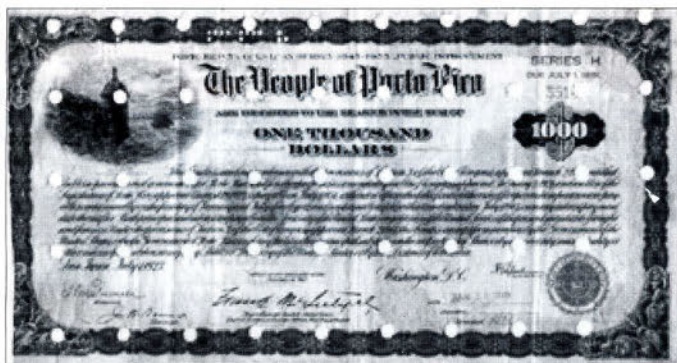
According to Gene Hessler in his monumental *The Engraver's Line*, the title of this vignette is *Union and Civilization* engraved by G. F. C. Smilie. It is also one of my favorite vignettes from MPC although I have some difficulty understanding the



Government of the
Philippine Island
bond



Closeup of MPC
vignette



\$1000 Porto Rico, Public Improvement gold loan, coupon bond.

title as it relates to the vignette. It seems to me that a vignette with two entities in the name would have to allegories in the vignette. Nonetheless, it is a beauty.

We were able to show one duplication of this vignette in the book. The same figure was used on the back of the \$20 national bank note (Hessler 773-784).

Through the generosity of R. M. Smythe, Co. and Steve Goldsmith we were able to make a computer scan of the bond for use here and in the next edition of the MPC catalog.

Larry Smulczenski was able to find a similar duplication between MPC and a Government of the Philippine Islands bond. Both the Porto Rican and Philippine bonds

are Bureau of Engraving and Printing products so there is no telling on how many obscure BEP documents we will eventually find MPC vignette duplication.

As to the error that I saw immediately when I opened the book for the first time, but that I could not see in hundreds of proofings, I will leave that up to you to find!



Note the similarity between the vignettes. See press release (page 51) for information on my new book on MPC.

Rachel Notes

The Definition of Talent

by Rachel Feller

Attending school again in the United States is certainly lovely as I can wake up, look at my closet, and think: "What to wear, what to wear?" A shirt which I wore to school quite recently was my "J.S.G. Boggs IQ Test" which created a lovely discussion over lunch about who Boggs was.

After describing him, many people made the assumption that he must be a counterfeiter. After all, what would one normally infer if they heard that he 'drew money'? He has run into some trouble with the government not only here, but also in the United Kingdom and Australia.

How could a government possibly argue that someone like that is a counterfeiter? A *counterfeiter*, is defined in *Webster's New Collegiate Dictionary* as "He who has made an imitation of something else with a view to deceive." This is not an adequate description of a man like J.S.G. Boggs. A man of whom one couldn't picture bringing harm against anybody, especially with that intention. However, *Webster's* definition of *talent*, "one with a



\$100 design by J.S.G. Boggs. This was for "domestic currency."

superior intelligence in artistic pursuits," would be most appropriate.

Boggs is a person who I hope many people will have a chance to meet at some point, because he is one of the most truly remarkable and certainly one of the most talented people of whom I've had the pleasure of an introduction. One of his best attributes, perhaps, is his attitude. Though he is so magnificent, from talking to him you never feel a sense of inferiority. He treats everyone like people, and it's a pleasure to speak to him. But one

certainly can't ignore his talent either. My main purpose in writing about him isn't only to inform people of his talent, but more to honor him in whatever way I can and to show the level of respect at which I place him.

There is no question as to Boggs' artistic ability. By looking at one piece of his work, a person is impressed. After seeing many, a person is flabbergasted.

The details on his work are amazingly real, and, if you look closely, often humorous as well. He makes various changes on his notes that make them even more interesting with each inspection, examples being endless, though certainly one of those that I like best (of those that I've seen) is the Indian Princess note my father returned home with from the Memphis Convention in 1994. Representing the "Considerate States of America," he has made various amendments to the original piece, most of which I probably have yet to discover, but my favorite being the baseball in the middle of the note which the Indian Princess appears to have thrown there.



Boggs "Indian Princess" C5A note.



\$2 ANA note inscribed "4 Rachel," 1995.



Face and back of Boggs \$100 note.

Having begun drawing his Boggs-Bills in 1984 and printing them in 1987, he has had many different designs. From his orange notes from Orange Counties in both

Florida and California, his notes from countries around the world, as well as his ideas for the new series of notes and various notes which he has designed on his own all present

excellent subjects for long periods of observation.

Boggs said that making art helps him to "understand myself, understand the world in which I find myself, and to understand others." His art also helps us to see a part of him which we may have never been able to discover otherwise.

When Cordelia (otherwise known as my witch puppet) attended the Anaheim ANA Convention in 1995, Boggs was visiting with the two of us when he removed her name tag from it's plastic casing and sat down, drew a perfect example of a '2' from the \$2 bills, then replaced it and carried on the conversation. I stared at it in awe. Had I sat down and concentrated for a long period of time, I doubt that I could have produced even a comparable likeness. Cordelia and I chose to visit his station more often than the tables of other dealers because not only was the artwork so visually appealing, but its artist was excellent at encouraging us to stay. He would take the time to talk, as well as often embellish his thoughts with various gifts. I found that his amiability matched his ability, and it was easy to fall into deep conversation with him. (Or, often, about him...)

Upon determining that I ought to compose this article, I was able to contact him by e-mail and receive an immediate and friendly response. This is the type of reaction and encouragement which I would have anticipated from him, this enthusiasm for what other people are doing. Not only did he answer my questions, but asked how I was and how Cordelia was, and really

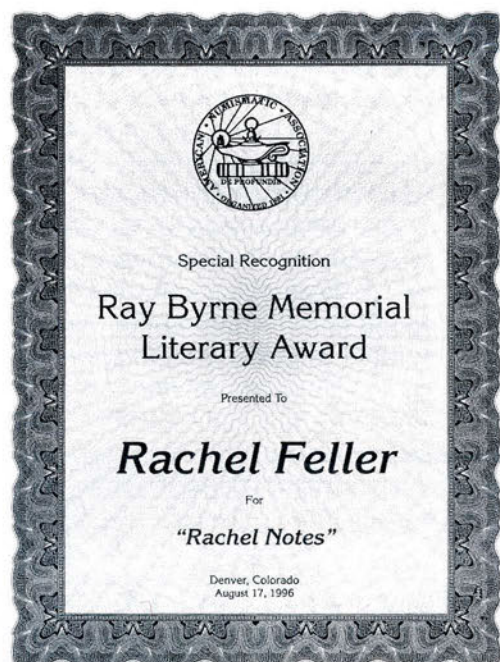
helped me to feel that he was a friend.

J.S.G. Boggs is certainly a person of whom one could speak relentlessly for an unimaginable amount of time, but an even better way to find out about him is to speak to *him* for such an amount of time, though I'm sure there would always be more to hear. I intend to spend as much time as he is willing to spare at future conventions to do so, and hope to have many conventions at which this will be possible. Conventions at which I can discuss such a talented man with such a talented man.

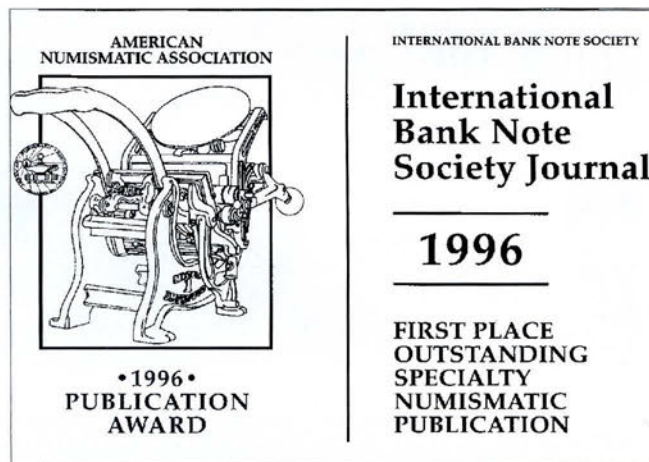


£50 Boggs note.

Awards to *I.B.N.S. Journal* and to Rachel Feller for Literary Excellence



American Numismatic Association literary award given to Rachel Feller for her column *Rachel Notes* in our *Journal*.



Joe Boling accepts *I.B.N.S. Journal* award from ANA.

News Release

Military Payment Certificates Subject of New Reference

Collectors are walking the aisles at shows, studying the advertisements in the numismatic periodicals, and even searching flea markets for military payment certificates. Between 1946 and 1973 the United States issued thirteen series of these interesting notes for use by service members serving overseas.

A new catalog by Fred Schwan has been released replacing and updating earlier books. The new book is much more than a revised edition. It sports a whole new look in addition to great new features. In keeping with this theme, it has taken on a new title as well. The new title places this catalog as part of the publisher's line of books on United States paper money.

The Comprehensive Catalog of Military Payment Certificates is an unusual book. It is obviously the most detailed treatment which has ever been given the subject matter; it may also be the most detailed coverage ever given to any narrow numismatic field. Fred Schwan has managed to bring together an amazing amount of information in a concise and usable form. Much of this information is published for the first time.

The 101 different pieces representing these issues are covered here in great detail. However, the author has discovered that the military payment certificates themselves were only part of the overall economic controls used by the different areas. He has researched these other controls and discovered many aspects of interest to collectors. Many of these related control measures also created relics for collectors. These and many other aspects of military payment certificates are not only covered for the first time, but also in great detail.

Replacement certificates were issued for MPC just as star notes are used for other paper money to replace pieces spoiled during printing. Schwan has been studying MPC replacements for more than 20 years, and his report here shows it. He has recorded the serial numbers of replacements found in private collections. The survey now includes 2000, yes two thousand, serial numbers. The data from these numbers are reported, analyzed, and summarized by Schwan. Then he tops it off by

including a list of all 2000 serial numbers plus other information. For the first time he has included the reported conditions of these pieces so that collectors can better analyze new discoveries and potential purchases.

The vignettes used for military payment certificates have also appeared on a wide variety of other documents. The essay and accompanying illustrations of these dual uses are fascinating and in greater detail than has previously been published.

The depth of Schwan's research is evident by the incredible detail which he presents on military banking facilities, replacement certificates, and other areas. Who would have ever thought of training money for military finance clerks or stage money for use in the movies? These items are discussed and illustrated here!

The detailed coverage of the unconventional areas do not detract from the traditional topics covered in such a reference work—far from it. All of these items are covered. The issues are meticulously cataloged, priced, and illustrated. In fact, check lists, summaries, and additional features are included to make the book useful on a day-to-day basis.

Military payment certificates have been the subject of several different government and private souvenir cards. These cards are cataloged and illustrated. The American Numismatic Association issued a set of eight cards to commemorate the 50th anniversary of the introduction of military payment certificates. These cards were created by the Great Lakes Bank Note Company. In an innovative move, an unissued example of one of these cards is bound into *every copy* of the book! The card is in color but does not have the intaglio seal of the American Numismatic Association.

The timing for the release of *The Comprehensive Catalog of Military Payment Certificates* could not have been better. The 50th anniversary of the introduction of MPC was marked in September 1996 and collecting of military payment certificates has been growing tremendously in popularity. The definitive work on the subject is now available and will

be of interest to historians and collectors in other fields as well as numismatists.

All of this information is packed into 256 profusely illustrated large-format pages. It is hardbound with a durable and colorful cover. The cover art is an original painting by paper money artist Suzanne Bauman. The book will be available from many coin and paper money dealers around the country. It is also available directly from the BNR Press at \$39 postpaid. Call 800-793-0683.

Fred Schwan is recognized by numismatists around the world as the leading authority on military payment certificates. He has been aggressively collecting, researching, and dealing in military payment certificates since 1972; at that time he had already been collecting coins for thirteen years.

He has written more than 200 articles on military payment certificates and other military money. In addition to the earlier editions of this book he has co-authored two other major books on similar subject matter. Most recently he and Joe Boling wrote *World War II Remembered*. That book has been recognized with national and international awards. Schwan has contributed to many other major numismatic works.

He is also very active in other phases of numismatics. He is a life member of the American Numismatic Association and International Bank Note Society. He is also a member of and has served as an officer for many local, state, regional, and national organization. He attends most major numismatic conventions where he frequently presents lectures and educational exhibits. His exhibits have received many best of show awards and two first place awards at conventions of the American Numismatic Association.

The BNR Press has been publishing books on paper money of all types since 1978.

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e-mail BNR Press@aol.com

Letters to the Editor—continued from page 38

But one thing he has retained is his sense of humor.

His return packages carry his Brazilian address—written under the name Dr Richard Kimble. Remember him?

Yep. He was the hero of *The Fugitive*.

Dear Editor,

Thank you very much for publishing my letter in the *I.B.N.S. Journal*, Volume 34, No. 4, page 5.

Today I am sending you two of the newest Chinese banknotes (1 yuan and 2 yuan, 1990) and also enclosed are four notes of Vietnam (P94 & P95); the difference being in the style of the serial numbers. I hope it will be interesting and useful for collectors.

Sincerely,

Minhua Chang, I.B.N.S. #7165
503 31 Shan Jin Bei
Zhai. Chang Nin Road
Shanghai 200051
Peoples Republic of China

Dear Editor,

I enclose herewith a Saudi Arabian 1 riyal note with new signature at right.

I hope the enclosed note will bring some useful information.

Best regards to all members

Sincerely,

V. Sageer, I.B.N.S. #5664
P.O. Box 483
Damman-31411 Saudi Arabia



Face and back of Saudi Arabian 1 riyal note



1 yuan note, Chinese



2 yuan note, Chinese



Vietnamese notes with varying serial number fonts.

Dear Editor,

As a collector I write this for our members' convenience.

Is it possible to have a foreign

exchange table with both official exchange rates and market rates published on every issue of our *Journal*? Since the foreign exchange table on Pick catalog is often times out of date. A current exchange rate coming to us quarterly would be very helpful to collectors from relatively less informative countries.

Thanks for listening to my request.

Sincerely yours,

Fred Tang, I.B.N.S. #6767

P.O. Box 15

Maanshan 243000

People Republic of China.

P.S. My regards to Miss Rachel Feller. I like all her writing in *The Journal*. Many thanks to her. She is a very good writer.

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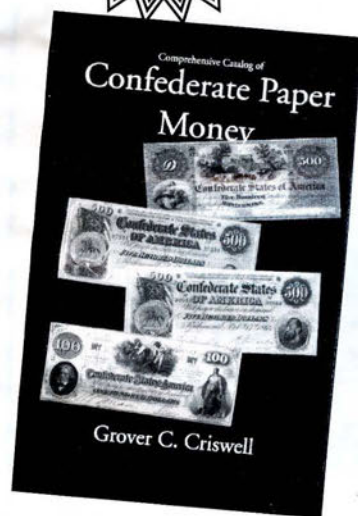
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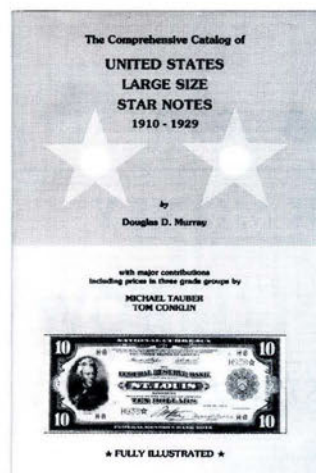
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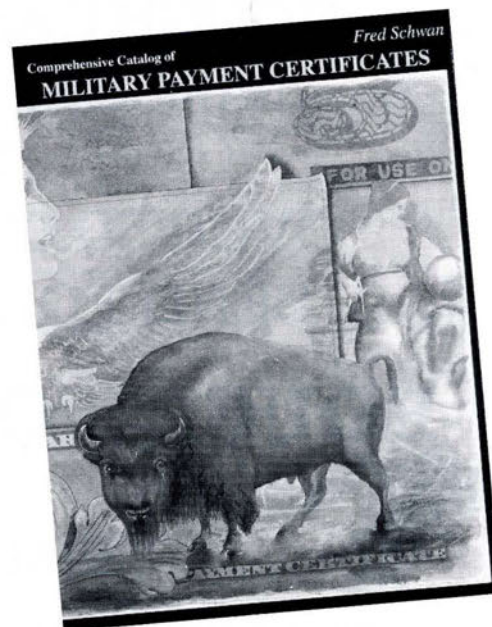
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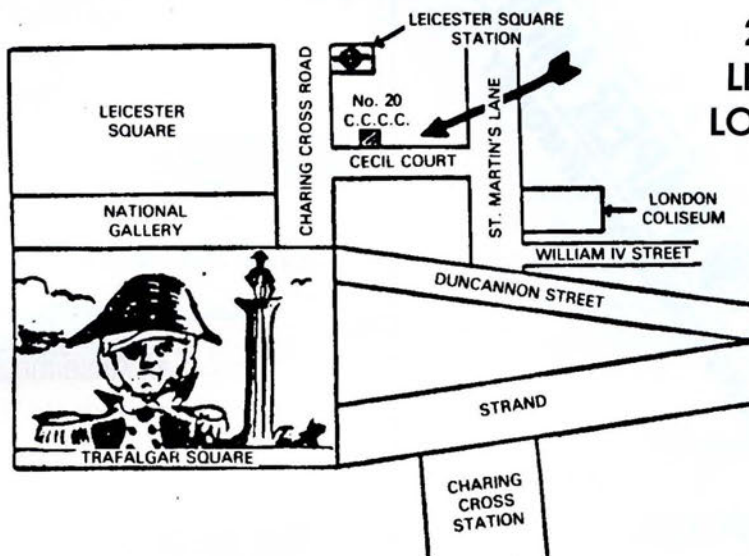
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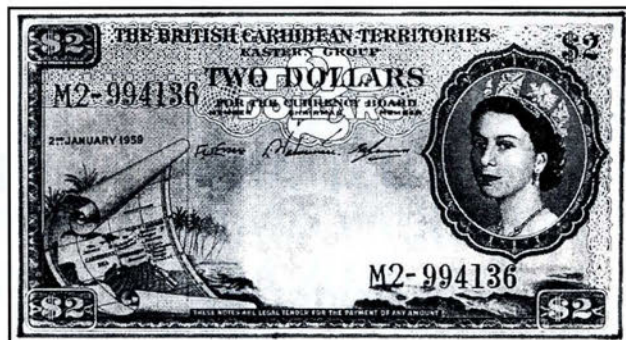
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Index to Advertisers

Richard Ainsworth	53	Notes for Africa	60
Arab World	59	Numis-Phil (S) Pte. Ltd	64
William L. S. Barrett	Back cover	Pentland Coins	58
Milt Blackburn	61	William H. Pheatt	63
BNR Press	55	Tony Pisciotta	61
Barry Boswell	60	Pomexport Ltd.	61
Oscar Fonesca Calderon	53	Ponterio and Associates	57
Centrum Voor Scriptofilie	58	Beate Rauch	59
CGB Prieur	53, 58	W. Ribí	63
Coincraft	58	Ronalea Collectibles	53
Dalton	53	Juri Rudich	58
Clive Dennett	60	Oleg Schulakov	53
Educational Coin Company	56	Tom Sluszkiewicz	56
European Papermoney Bourse	62	Gary Snover	53
Jack Fisher	53	Southeast Asian Treasury	54
The Fraktur (Courtney Coffing)	54	Spink & Son, Ltd	Inside front cover
Alistair Gibb	54	Mel Steinberg	60
Lee Gordon	61	Mark Strumpf	56
William G. Henderson	Inside Back Cover	SUEI Jingpo	57
InterCol	57	Titus Syngraphics	54
Essie Kashani	56	J. Mathis Verkooyen	53
Dmitry Kharitonov	53	James Warmus	53
P. Kichenbrand	53	West Promotions	63
Bill Kracov	59	Westchester Currency	62
Krause Publications	3	George and Jane White	53
Elaine Luck	54	World of Notes & Coins	53
Leo May Enterprises	60	World Wide Notaphilic Service	57
Ulf Mietens	57	Yong Chu Hwa	54
Michael Morris Paper Money	60	Yu Chien Hua	63
Colin Narbeth	59	Gintaras Ziaunys	61
Notability	57		

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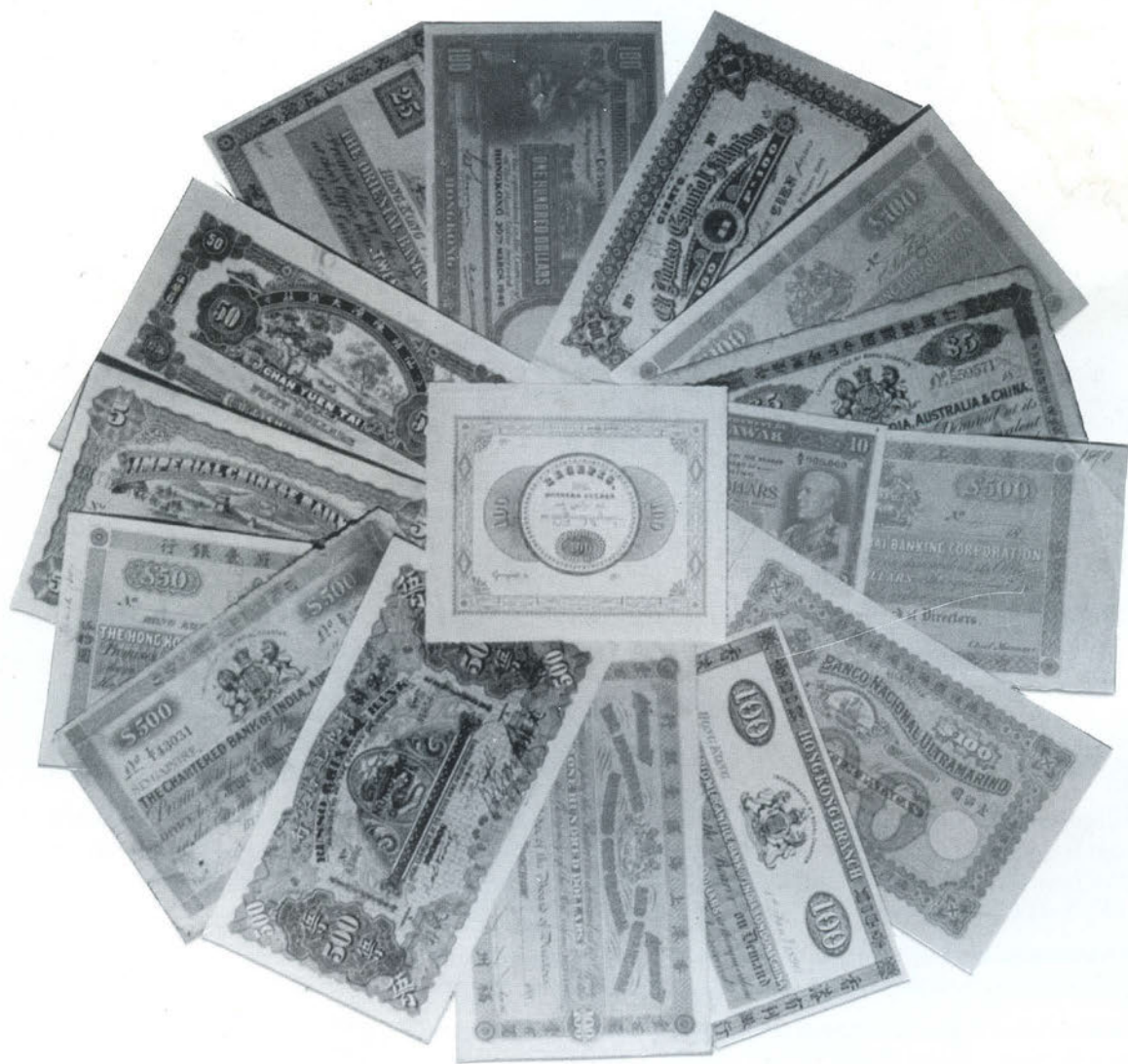
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